



CONDO ASSOCIATION UNIT-OWNERS INSURANCE

Individual unit-owners should consider the following three coverages:

ADDITIONS AND ALTERATIONS: Select a limit adequate to replace the permanently attached items inside your unit for which you are responsible (see page 2). These items include but may not be limited to: appliances, cabinets, wall coverings, floor coverings, ceiling finishes, electrical and plumbing fixtures, water heaters.

CONTENTS: Select a limit adequate to replace your personal property (property inside your unit that is not permanently attached to the unit, such as clothing, furniture, electronic equipment, housewares, linens, etc). Certain classes of property (for example, jewelry, furs, musical instruments, cameras) may only have limited coverage on a standard policy. Be sure to discuss your individual needs with your personal insurance agent.

PERSONAL LIABILITY: Provides worldwide personal liability coverage for you and certain family members against claims made against you for bodily injury or property damage. (The association's policy will NOT provide individual coverage for your household.) Most policies provide at least \$100,000 coverage. However, higher limits are usually available for a minimal premium.

The most common form of unit-owners coverage is called an "HO-6 (Unit-Owners Package Policy)." In Florida, the HO-6 may or may not include wind coverage, depending on the location of the unit. A separate policy for the wind peril may be required.

HAZARD INSURANCE RESPONSIBILITIES FOR CONDO ASSOCIATIONS

	Condo Association Responsibility	Individual Unit Owner Responsibility
1. ROOF AND ROOF COVER Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, etc.	YES	NO
3. UNIT INTERIOR WALLS Party Walls, Unfinished Drywall, Insulation, Metal and Wood Studs	YES	NO
4a. COMMON AREA Interior Walls Studs, Block and Drywall	YES	NO
4b. COMMON AREA Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall & Ceiling Finishes, Paint, Carpet, Tile, etc.	NO	YES
6. UNIT AND COMMON AREA		
-Structural Floors	YES	NO
-Structural Ceilings	YES	NO
-Structural Walls	YES	NO
7. Common Area Air Conditioners	YES	NO
8. Common Area Electrical	YES	NO
9. INTERIOR UNIT COMPONENTS		
- Appliances	NO	YES
- Electrical Fixtures	NO	YES
- Air Conditioners (not wall units)	YES	NO
- Water Heaters	NO	YES
- Cabinets	NO	YES
- Window Treatments	NO	YES
- Personal Property	NO	YES

****The above information is intended to assist in determining the general responsibilities for both parties. McGriff Insurance Services make no warranties as to individual Association legal interpretations.