

## Unit Owner vs. Association Hazard Insurance Coverage Areas

This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance.

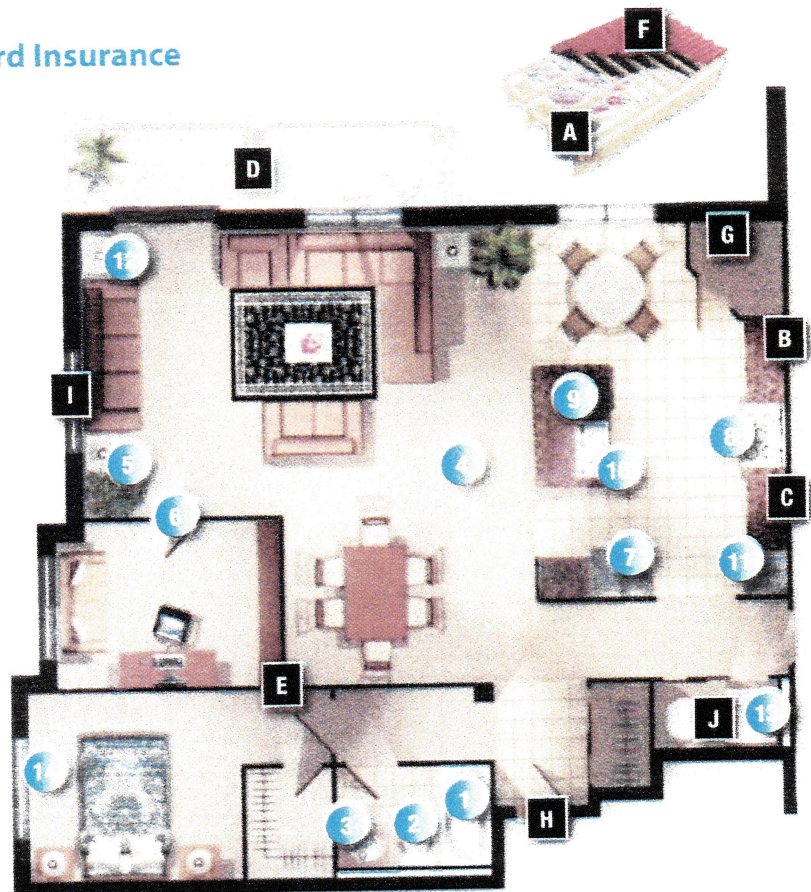
We recommend you review Your State's Condominium Statute and your specific condominium documents for updated insurance and maintenance responsibilities.

### Association Responsibilities Hazard Insurance

- |   |   |
|---|---|
| A. Hot/Cold Water Pipes including: Fire Systems/<br>Sprinklers    | F. Roofs to include: Covering, Insulation and Trusses |
| B. Perimeter/Load Bearing Walls including: Common/<br>Party Walls | G. Unfinished Floors                                  |
| C. Electrical Wiring  | H. Exterior Doors                                     |
| D. Balcony/Porches/Stairs   | I. Windows/Sliding Glass Doors                        |
| E. Unfinished Drywall/Wallboard                                   | J. A/C and Heating Unit including: Compressor         |

### Unit Owner Responsibilities Hazard Insurance

1. Bathtub/Shower
2. Toilet
3. Bathroom Sink
4. Wall/Floor/Ceiling Coverings including:  
paint, wallpaper, tile, wood, carpet,  
laminare, etc.
5. Electrical Outlets and Fixtures
6. Interior Doors
7. Refrigerator
8. Oven/Stove and Hood
9. Counter Tops and Cabinets
10. Kitchen Sink
11. Dishwasher
12. Light Fixtures
13. Water Heaters and Water Filters
14. Window Treatments, including:  
curtains, drapes, blinds and  
all hardware



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Insurance  
Services

12485 28th St N  
St. Petersburg, FL 33716