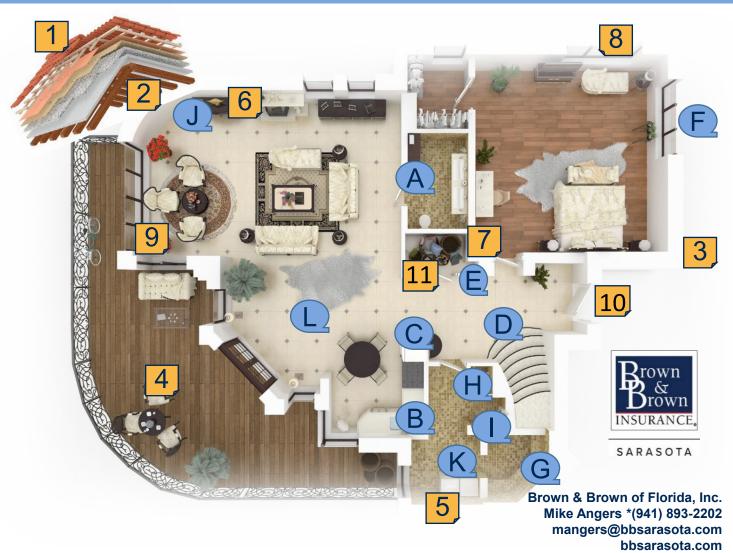
## ASSOCIATION UNIT OWNER

VS.

- 1. Roofs Covering / Insulation / Trusses
- 2. Water Pipes / Fire Sprinklers
- 3. Walls Perimeter / Load Bearing / Common
- 4. Balcony / Porches / Stairs
- 5. Unfinished Drywall
- 6. Electrical Wiring
- 7. Unfinished Floors
- 8. Windows
- 9. Sliding Glass Doors
- 10. Exterior Doors
- 11. A/C / Heating Units all equipment

- A. Interior Doors
- B. Kitchen Appliance
- C. Counter Tops / Cabinets
- D. Light Fixtures
- E. Water Heaters / Filters
- F. Window Treatments / Hardware
- G. Bathtub / Shower
- H. Toilet
- l. Bathroom Sink
- J. Electric Outlets / Fixtures
- K. Washer / Dryer
- L. Wall /Floor / Ceiling Coverings

## **INSURANCE COVERAGE AREAS**



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## NOTE:

- If a unit owner makes any additions and/or alterations to the original construction of Association Property, it then becomes the responsibility of said owner to insure those additions and/or alterations.
  - Example window upgrades
- Insurance responsibilities will differ from maintenance and repair responsibilities.
- Florida Statutes supersedes your condo documents as it relates to insurance requirements.