

# 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
- I. 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.