

Condominium Association vs. Unit Owner Insurance Responsibilities

As of Jan 2011

BUILDING COMPONENT	PROPERTY INSURANCE		FLOOD INSURANCE	
	UNIT OWNER	ASSOCIATION	UNIT OWNER	ASSOCIATION
Concrete Footings		Responsible		Responsible
Foundations Walls		Responsible		Responsible
Floor Framing Systems		Responsible		Responsible
Exterior Wall Framing		Responsible		Responsible
Interior Wall Framing		Responsible		Responsible
Exterior Insulation		Responsible		Responsible
Interior Demising Insulation		Responsible		Responsible
Exterior Siding		Responsible		Responsible
Roofing – Including Additions To Lanais		Responsible		Responsible
Windows – Including Lanai Windows		Responsible		Responsible
Entry Doors & Skylights		Responsible		Responsible
Interior Doors		Responsible		Responsible
Base, Door, Window And Crown - Trim Moldings	Responsible			Responsible
Upgraded Moldings And Trim	Responsible			Responsible
Wall And Ceiling Texture	Responsible			Responsible
Built-In Cabinets & Countertops	Responsible			Responsible
Medicine Cabinets	Responsible			Responsible
Drywall - Perimeter Walls		Responsible		Responsible
Drywall - Interior Load Bearing		Responsible		Responsible
Drywall - Interior Non Load Bearing		Responsible		Responsible
Drywall - Separation Fire Walls		Responsible		Responsible
Exterior Electric Fixtures, Fans, Light Fixtures		Responsible		Responsible
Interior Electric Fixtures, Fans, Light Fixtures	Responsible			Responsible
Unit Electric Wiring		Responsible		Responsible
Building Distribution Wiring		Responsible		Responsible
Flooring - Unfinished		Responsible		Responsible
Floor Finish (Staining, Pickling, Staining Etc.)	Responsible			Responsible
Vinyl Or Ceramic Tile	Responsible			Responsible
Carpeting	Responsible			Responsible
HVAC - Air Conditioning Units		Responsible		Responsible
HVAC - Distribution Duct Work		Responsible		Responsible
HVAC - Diffusers		Responsible		Responsible
HVAC - Condensing Units		Responsible		Responsible
Plumbing Roughing		Responsible		Responsible
Plumbing Fixtures	Responsible			Responsible
Appliances	Responsible			Responsible
Window Treatments, Curtains, Drapes, Blinds & Related Hardware	Responsible		Responsible	
Wallpaper	Responsible		Responsible	
Interior Painting - Prime Coat	Responsible			Responsible
Interior Painting - Finish Coat	Responsible			Responsible
Exterior Painting		Responsible		Responsible
Hurricane Shutters - Association Installed		Responsible		Responsible
Hurricane Shutters - Unit Owner Installed		Responsible		Responsible
Staircases - Exterior		Responsible		Responsible
Staircases - Interior Structural		Responsible		Responsible
Staircases - Unit Owner Installed	Responsible		Responsible	
Landscaping - Improved Landscaping Only		Responsible		Responsible
Common Areas (Pool & Deck, Pool House, Spa, Tennis Courts)		Responsible		Responsible
Building Sewage Treatment		Responsible		Responsible