

The following table is a guide to help identify Hazard Insurance coverage responsibilities for unit owners and condominium associations based on compliance with Florida Statute 718.

<b>Residential Building Elements – Hazard Insurance</b>	<b>Unit Owner Insurance Responsibility</b>	<b>Condo Association Insurance Responsibility</b>
<b>A. VERTICAL WALLS</b>		
<i>1. Exterior Building Walls</i>		
A. Mesh, Lath, Sheathing, Glass, Block, Stucco (Painted)		X
B. Studs, Insulation		X
C. Unfinished Sheet Rock/Drywall		X
D. Interior Wall Area of Exterior Wall (Paint, Tile or Wallpaper or Other Wall Coverings)	X	
<i>2. Unit Interior Walls Including Party Walls</i>		
A. Block, Studs, Insulation		X
B. Unfinished Sheet Rock/Drywall		X
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)	X	
<i>3. Common Area Interior Walls</i>		
A. Block, Studs, Insulation		X
B. Unfinished Sheet Rock/Drywall		X
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)		X
<b>B. HORIZONTAL FLOORS INCL. CEILINGS</b>		
<i>1. Unit Interior Floors</i>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings	X	
<i>2. Common Area Floors</i>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings		X
<i>3. Unit Interior Ceilings And Roof Area</i>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		X
B. Paint And Texture Finishes (Popcorn, etc.)	X	
<i>4. Common Area Ceilings And Roof Area</i>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
B. Paint And Texture Finishes (Popcorn, etc.)		X
<b>C. ROOFING –UNIT INTERIOR &amp; COMMON AREAS</b>		
A. All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
<b>D. HVAC</b>		
A. All HVAC Components, including Air Handlers, Compressors Servicing a Single Condominium Unit		X
<b>E. MISCELLANEOUS UNIT INTERIOR FIXTURES</b>		
A. Electrical Fixtures, Appliances, Water Heaters And Cabinetry	X	

