

Florida Condominium Insurance Coverage

Disclaimer: All coverage decisions must be made on a claim by claim basis depending on the specific facts and circumstances of the individual claim. The information below is a guide only.

We owe per FS 718.111(11)3(f): (f) Every property insurance policy issued or renewed on or after January 1, 2009, for the purpose of protecting the condominium must provide primary coverage for:

1. All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications.
2. All alterations or additions made to the condominium property or association property pursuant to s. 718.113(2).
3. The coverage must exclude all personal property within the unit or limited common elements, and floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit. Such property and any insurance thereupon is the responsibility of the unit owner.

Condominium Building Components - Statutory responsibility to insure	Condominium Association Master Policy Insurability	Condominium Association Unit Owner Insurability
Structural components of the building	X	
Wood wall framing, masonry walls, steel studs, concrete walls, blocking, fire stops, insulation etc.	X	
Insulation both wall, ceiling and floor	X	
Roofing and roof structure including all framing sheathing, soffits, exterior trim, gutters, fascia etc.	X	
Subflooring, gypcrete, underlayment, radiant heating systems in the floor, embossing leveler (We owe for all prep except the actual finished floor installation, rubber base, or shoe molding that is an integral part of the finished floor)	X	
Electrical wiring including all finish other than "electrical fixtures" per the original plans and specifications. (includes switches and receptacles) telephone wiring, cable wiring, central vacuum	X	
Plumbing including fixtures (toilets, sinks, bidets, shower pans, bathtubs, faucets, etc.) other than the "water heater" and "water filters" if within the boundaries of the unit. Tile or other "wall covering" for a shower or bathtub would be considered a wall covering and a part of the Unit Owners responsibility	X	
HVAC equipment, ducts, registers, thermostats, compressors, air handlers, air filters, humidifiers, exhaust fans including ductwork, stove hood ductwork only, etc., if a part of the original installation (window air conditioners are considered contents)	X	
Fire Alarm, fire sprinkler, or burglar alarm systems that protect all units within the condominium that were originally installed or installed by the Association	X	
Burglar Alarm systems that protect one unit only - Unless originally installed		X
"Unfinished Drywall", plaster etc.	X	
Windows, glazing, sills, casing, any decorative trim other than "window treatments" etc. described	X	
Doors, closet doors, glass doors, jambs, casing, sills, locks, hardware and trim	X	
"Ceiling Coverings" - acoustic ceiling sprays, textures, wood paneling or similar, tiles		X
"Wall Coverings" - paint, texture, primer, PVA, wallpaper, paneling, mirrors, tile		X
"Electrical Fixtures" - (light fixtures, ceiling fans does not include switches and receptacles)		X
"Floor Coverings" - carpet, floor tile, wood flooring linoleum etc. (including rubber base, base shoe moldings or other trim that is integral to the finished floor covering installation, underlayment and embossing leveler and other such preparations for the installation of the finished floor would be the responsibility of the Master Policy.)		X
Baseboards, chair rails, crown molding, closet shelving, any trim not associated with a door or window but within the unit and not an addition to the original unit. Do not include closet organizers installed by the unit owner	X	
"Built-in cabinets and countertops" - including trim for the cabinets (We owe the cabinets as originally installed any upgrades would be the responsibility of the Unit Owner's Insurance)		X
Towel bars, toilet paper holders, shower rods, shower doors, shower glass enclosures etc.	X	
"Appliances" - (stove, dishwasher, trash compactor, cooktop, refrigerator built-in or not, freezer, stove hood, washer, dryer etc.)		X
"Water Heaters" - (within the boundaries of the unit)		X
"Water Filters" - (within the boundaries of the unit)		X
"Curtains, drapes, blinds, hardware and similar window treatments components"		X
"Personal property within the unit or limited common elements" - unschedule and scheduled personal property including window air conditioners		X
"All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications." Upgrades are the responsibility of the Unit Owner's Insurance	X	
"All alterations or additions made to the condominium property or association property pursuant to s. 718.113(2)." Needs 75% of the vote of the members of the association.	X	
Unit owner property - If it needs to be removed and reinstalled for access to make a covered repair to Condominium Association Master Policy covered property. Examples: appliances, electrical fixtures, cabinets, countertops, paint, wallpaper, floor coverings, acoustic, wall tile, unit owner property, water heaters, water filters and window treatments.	X	