

Insurance Event Checklist

- 1) Whether this is an insurable event or not?
 - Result of a casualty or covered cause of loss? Sudden, fortuitous events i.e. sudden water bursts, fire, flood hurricane, hail, possible windstorm
 - Or is it wear and tear and slow and continuous leaks of water -> maintenance issues and not insurable event
- 2) Insurance for entire condominium as originally constructed/installed by the developer or replacements of like kind and quality
 - All structural items of the Unit
 - Was damaged item in original plan or installed later? i.e. crown molding/baseboards not originally installed
- 3) 718.111(11)(3)(f) lists components to be insured by COA/owners

See also cheat sheet

- 4) Is there negligence, intentional conduct or rule and reg prohibiting conduct → no responsibility for COA to pay
 - In
- 5) If maintenance issue → go to governing docs for responsibility