

# Unit Owner Letter, Diagram & Worksheet

**Dear**

**On behalf of**

Atlas Insurance offers the following brief explanation of the insuring responsibilities of unit owners in a condominium association in Florida. The revised state statute (Ref, Florida 718.111) applies **to all new and renewal policies issued on or after July 1st, 2008** as follows:

The master policy provides **primary** insurance coverage for the following:

- All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications.  
*(Editor's note: This includes items such as HVAC, drywall, sheetrock, unfinished walls, unfinished floors, interior doors, interior non-load bearing walls, closet doors, closet rods, bath tubs, sinks, and toilets as long as items such as these were initially installed by the builder or are replacements of like kind and quality.)*
- All alterations or additions made to the condominium property or association property pursuant to s.718.113(2)

The law provides that the following property components are **excluded** from the property and casualty insurance maintained by the condominium association. Coverage for these items would be obtained by the unit owners.

- Floor coverings, wall coverings, and ceiling coverings
  - Electrical fixtures
  - Appliances
  - Water heaters
  - Water filters
  - Built in cabinets and counter tops
  - Window treatments, including curtains, drapes, blinds, and hardware
- \*Replacements for any of the above listed property

**Unit owners are responsible for any interior additions and upgrades that are not of like kind of quality to the original interior building items. Where the unit owner's policy covers the same property that is also covered by the master policy, the unit owner's policy shall be excess over the amount recoverable under the master policy. Unit owner policies shall be without rights of subrogation against the condominium association.**

While items such as drywall, doors, and windows, may be the **maintenance** responsibility of the unit owner, they are the primary **insurance** responsibility of the association. Even if the condominium bylaws or documents stated that items such as drywall, windows, and doors were the primary insurance responsibility of the unit owner, Florida statute 718.111 dictates otherwise.

Should you have any questions or concerns, please contact your personal insurance agent.


*\*The above information is pertinent to insurance and incidents caused by a covered insurable peril. Repair, replacement, and maintenance of items are defined in the association documents.*



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# Unit Owner vs. Association

## Unit Owner Responsibilities

- 1** Wall, floor, and ceiling coverings
- 2** Electrical outlets, and fixtures
- 3** Interior doors
- 4** Refrigerator
- 5** Oven, stove, and hood
- 6** Counter tops, and cabinets
- 7** Dishwasher
- 8** Light fixtures
- 9** Water heaters, and filters
- 10** Window treatments

## Association Responsibilities

- A** Bathtub / shower
- B** Toilet
- C** Sinks
- D** Hot, and cold water pipes including fire systems
- E** Perimeter, and load bearing walls
- F** Electrical wiring
- G** Balcony, porches, and stairs
- H** Unfinished drywall, and wallboard
- I** Roofs including covering, insulation, and trusses
- J** Unfinished floors
- K** Exterior doors
- L** Windows, and sliding glass doors
- M** HVAC, and heating unit including compressor



*This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance. We recommend you to review Florida Condominium Statute 718 and your specific condominium documents for updated insurance and maintenance responsibilities.*



# Unit Owner Insurance Responsibilities Worksheet

## PER FL STATUTE 718

Interior Paint	\$
Carpet	\$
Tile/Vinyl	\$
Ceiling Tiles/Popcorn	\$
Interior Lights	\$
Ceiling Fans	\$
Exhaust Fans	\$
Stove/Oven	\$
Built-in Microwave	\$
Dishwasher	\$
Refrigerator	\$
Garbage Disposal	\$
Water Heater	\$
Water Filtration System	\$
Kitchen Cabinets	\$
Bathroom Cabinets	\$
Laundry Room Cabinets	\$
Counter Tops	\$
Curtains, Blinds, Hardware	\$
<b>Total</b>	<b>\$</b>

## COVERAGE C PERSONAL PROPERTY

Furniture	\$
Rugs	\$
Hanging	\$
TV, VCR, DVD, CDs	\$
Computer	\$
Bedding	\$
Linens	\$
Paintings, Prints, Photos	\$
Chinaware	\$
Glassware	\$
Sports Equipment	\$
Cameras/Photo Equipment	\$
Wardrobe	\$
Books	\$
Jewelry	\$
Other	\$
Other	\$
Other	\$
<b>Total</b>	<b>\$</b>

## UPGRADES & ADDITIONS

Bath Tubs	\$
Sinks	\$
Toilets	\$
Windows	\$
Interior Shutters	\$
New Interior Walls	\$
Other	\$
Other	\$
Other	\$
<b>Total</b>	<b>\$</b>

## TOTALS

<b>Per FL Statute 718 Total</b>	<b>\$</b>
<b>Upgrades &amp; Additional Total</b>	<b>\$</b>
<b>Coverage C - Dwelling Total</b>	<b>\$</b>

### \*PLEASE NOTE:

Value limitations may apply to certain policies regarding some items (i.e., artwork, jewelry, etc.)



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