

FLOOD INSURANCE COVERAGE

Responsibilities for Unit Owners & Condo Associations



Please use the below guide to help identify **flood insurance responsibilities** under FL Statute 718 for unit owners and condo associations regarding residential buildings:

RESIDENTIAL BUILDING ELEMENTS ➔ A. VERTICAL WALLS	UNIT OWNER INS. RESPONSIBILITY	CONDO ASSOC. INS. RESPONSIBILITY
1. Exterior Building Walls		
A. Mesh, Lath, Sheathing, Glass, Block, Stucco (Painted)		✓
B. Studs, Insulation		✓
C. Unfinished Sheet Rock/Drywall		✓
D. Interior Wall Area of Exterior Wall (Paint, Tile or Wallpaper or Other Wall Coverings)		✓
2. Unit Interior Walls Including Party Walls		
A. Block, Studs, Insulation		✓
B. Unfinished Sheet Rock/Drywall		✓
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)		✓
3. Common Area Interior Walls		
A. Block, Studs, Insulation		✓
B. Unfinished Sheet Rock/Drywall		✓
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)		✓
RESIDENTIAL BUILDING ELEMENTS ➔ B. HORIZONTAL FLOORS INCLUDING CEILINGS		
1. Unit Interior Floors		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		✓
B. Floor Coverings		✓
2. Common Area Floors		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		✓
B. Floor Coverings		✓
3. Unit Interior Ceilings and Roof Area		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		✓
B. Paint and Texture Finishes (Popcorn, etc.)		✓
4. Common Area Ceilings and Roof Area		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		✓
B. Paint and Texture Finishes (Popcorn, etc.)		✓
RESIDENTIAL BUILDING ELEMENTS ➔ C. ROOFING - UNIT INTERIOR AND COMMON AREAS		
All Framing, Structural Supports, Decking, Insulation and Roof Cover		✓
RESIDENTIAL BUILDING ELEMENTS ➔ D. MISCELLANEOUS UNIT INTERIOR FIXTURES		
Electrical Fixtures, Appliances, Water Heaters and Cabinetry		✓

HAZARD INSURANCE COVERAGE

Responsibilities for Unit Owners & Condo Associations



Please use the below guide to help identify **hazard insurance responsibilities** under FL Statute 718 for unit owners and condo associations regarding residential buildings:

RESIDENTIAL BUILDING ELEMENTS ➔ A. VERTICAL WALLS	UNIT OWNER INS. RESPONSIBILITY	CONDO ASSOC. INS. RESPONSIBILITY
1. Exterior Building Walls		
A. Mesh, Lath, Sheathing, Glass, Block, Stucco (Painted)		✓
B. Studs, Insulation		✓
C. Unfurnished Sheet Rock/Drywall		✓
D. Interior Wall Area of Exterior Wall (Paint, Tile or Wallpaper or Other Wall Coverings)	✓	
2. Unit Interior Walls Including Party Walls		
A. Block, Studs, Insulation		✓
B. Unfinished Sheet Rock/Drywall		✓
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)	✓	
3. Common Area Interior Walls		
A. Block, Studs, Insulation		✓
B. Unfinished Sheet Rock/Drywall		✓
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)		✓
RESIDENTIAL BUILDING ELEMENTS ➔ B. HORIZONTAL FLOORS INCLUDING CEILINGS	UNIT OWNER INS. RESPONSIBILITY	CONDO ASSOC. INS. RESPONSIBILITY
1. Unit Interior Floors		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		✓
B. Floor Coverings	✓	
2. Common Area Floors		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		✓
B. Floor Coverings		✓
3. Unit Interior Ceilings and Roof Area		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		✓
B. Paint and Texture Finishes (Popcorn, etc.)	✓	
4. Common Area Ceilings and Roof Area		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		✓
B. Paint and Texture Finishes (Popcorn, etc.)		✓
RESIDENTIAL BUILDING ELEMENTS ➔ C. ROOFING - UNIT INTERIOR AND COMMON AREAS	UNIT OWNER INS. RESPONSIBILITY	CONDO ASSOC. INS. RESPONSIBILITY
All Framing, Structural Supports, Decking, Insulation and Roof Cover		✓
RESIDENTIAL BUILDING ELEMENTS ➔ D. HVAC	UNIT OWNER INS. RESPONSIBILITY	CONDO ASSOC. INS. RESPONSIBILITY
All HVAC Components, Including Air Handlers, Compressors Servicing a Single Unit		✓
RESIDENTIAL BUILDING ELEMENTS ➔ E. MISCELLANEOUS UNIT INTERIOR FIXTURES	UNIT OWNER INS. RESPONSIBILITY	CONDO ASSOC. INS. RESPONSIBILITY
Electrical Fixtures, Appliances, Water Heaters and Cabinetry	✓	

MAINTENANCE

Responsibilities for Unit Owners & Condo Associations



This table summarizes typical **maintenance responsibilities**. It's essential to review your specific governing documents and Florida Statute 718 for a precise understanding of your association's and unit owners' insurance obligations.

ITEM	UNIT OWNER RESPONSIBILITY	ASSOCIATION RESPONSIBILITY
Hot/Cold Water Pipes (including Fire Systems/Sprinklers)		✓
Perimeter/Load Bearing Walls (including Common/Party Walls)		✓
Electrical Wiring		✓
Balcony/Porches/Stairs		✓
Unfinished Drywall/Wallboard		✓
Roofs (Covering, Insulation, Trusses)		✓
Unfinished Floors		✓
Exterior Doors		✓
Windows/Sliding Glass Doors		✓
A/C and Heating Unit Compressor & Duct Work (within common elements)		✓
Bathtub/Shower	✓	
Toilet	✓	
Bathroom Sink	✓	
Wall/Floor/Ceiling Coverings (paint, wallpaper, tile, wood, carpet, laminate, etc.)	✓	
Electrical Outlets and Fixtures	✓	
Interior Doors	✓	
Refrigerator	✓	
Oven/Stove and Hood	✓	
Countertops and Cabinets	✓	
Kitchen Sink	✓	
Dishwasher	✓	
Light Fixtures	✓	
Water Heaters and Water Filters	✓	
Window Treatments (curtains, drapes, blinds and all hardware)	✓	