

Casualty & Flood Insurance Responsibility for the Association & Unit Owners

Coverage's listed below are accurate, however, they may differ from condominium association documents and may not be limited to the following:

PROPERTY COVERAGE

UNIT OWNERS RESPONSIBILITY

1. Bathtub
2. Toilet
3. Bathroom sink
4. Wall/floor/ceiling coverings
5. Electrical outlets
6. Interior doors
7. Refrigerator
8. Stove & Hood
9. Counter tops/cabinets
10. Kitchen sink
11. Dishwasher
12. Chandelier/light fixtures
13. A/C & heating unit
14. Water heater
15. Exterior door
16. Windows/sliding glass doors/screens
17. Porch lights

ASSOCIATION RESPONSIBILITY

- A. Hot/cold water pipes
- B. Perimeter/load-bearing walls
- C. Electrical wiring
- D. Balcony/porch/stairs
- E. Exterior walls
- F. Roofs
- G. Interior partition walls

FLOOD INSURANCE COVERAGE

The following items are covered under the Association's Flood Insurance policy. Anything else inside your unit must be covered by your own flood policy. Please keep this with your records.

1. Awnings and canopies
2. Blinds
3. Built – in dishwasher
4. Carpet permanently installed over unfinished flooring
5. Central air conditioning
6. Garbage disposal units
7. Water heaters
8. Light fixtures
9. Permanently installed cupboards, bookcases, cabinets, paneling and wall papering
10. Plumbing fixtures
11. Ranges, cooking stoves and ovens
12. Refrigerators
13. Wall mirrors permanently installed
14. Built-in microwave ovens

It is recommended that you check with your insurance agent, as to your specific coverage.