

MYERLEE PARK HOMES - CONDOMINIUM VS OWNER INSURANCE RESPONSIBILITIES				
	Normal	Responsibility for repairs from		Flood
	wear & tear	Covered cause of LOSS		Insurance
	<u>maintenance</u>	<u>UNIT OWNER:</u>	<u>ASSOCIATION</u>	<u>Covers</u>
A/C units: all HVAC, duct work, diffusers, etc.	unit owner		insured	insured
Appliances (all)	unit owner	responsible		insured
Awnings & canopies	unit owner			insured
Blinds	unit owner			insured
Built in dishwashers	unit owner			insured
Built in microwave ovens	unit owner			insured
Cabinets: (all) medicine & countertops (all)	unit owner	responsible		insured
Carpet permanently installed over unfinished flooring	unit owner	responsible		insured
Central air conditioning	unit owner		insured	insured
Common areas: (pool, deck & house) tennis courts			insured	NOT insured
Doors, base, interior window & crown trim moldings	unit owner	responsible		insured
Doors, interior and inside entry	unit owner		insured	insured
Doors, outside (all)			insured	insured
Electric wiring, building distribution			insured	NOT insured
Electric wiring, unit			insured	insured
Electric, exterior fixtures, light fixtures	unit owner		insured	insured
Electric, interior fixtures, fans, light fixtures	unit owner	responsible		insured
Floor framing systems			insured	insured
Flooring, finishing: carpeting, tile (vinyl, ceramic)	unit owner	responsible		insured
Flooring, finishing: staining, pickling, etc.	unit owner	responsible		insured
Flooring, unfinished			insured	insured
Foundation, concrete			insured	insured
Foundation, walls			insured	insured
Garbage disposal units	unit owner			insured
Hurricane shutters - unit owner installed	unit owner	responsible		NOT insured
Insulation, exterior and interior			insured	insured
Landscaping: improved landscaping only			insured	NOT insured
Moldings & trim upgrade	unit owner	responsible		insured
Painting: exterior			insured	insured
Painting: interior - prime & finish coat	unit owner	responsible		insured
Permanently installed cabinets, paneling/wall paper	unit owner			insured
Permanently installed cupboards, bookcases	unit owner			insured
Plumbing fixtures				insured
Plumbing, original			insured	insured
Ranges, cooking stoves & ovens	unit owner			insured
Refrigerators	unit owner			insured
Roofing			insured	insured
Sewage treatment, building				NOT insured
Siding, exterior			insured	insured
Toilets, sinks, bathtubs	unit owner		insured	insured
Wall, ceiling coverings, paint, wallpaper	unit owner	responsible		insured
Wall framing, exterior & interior			insured	insured
Wall mirrors permanently installed	unit owner			insured
Wall, drywall: interior load & non-load bearing			insured	insured
Wall, drywall: perimeter & separation firewall			insured	insured
Water heater	unit owner	responsible		insured
Window (inside) treatments (all)	unit owner	responsible		NOT insured
Windows, screens	unit owner		insured	insured