

The following table is a guide to help identify Hazard Insurance coverage responsibilities for unit owners and condominium associations based on compliance with Florida Statute 718.

Residential Building Elements – Hazard Insurance	Unit Owner Insurance Responsibility	Condo Assoc Insurance Responsibility
<b>A. VERTICAL WALLS</b>		
<b>1. Exterior Building Walls</b>		
A. Mesh, Lath, Sheathing, Glass, Block, Stucco (Painted)		X
B. Studs, Insulation		X
C. Unfinished Sheet Rock/Drywall		X
D. Interior Wall Area of Exterior Wall (Paint, Tile or Wallpaper or Other Wall Coverings)	X	
<b>2. Unit Interior Walls Including Party Walls</b>		
A. Block, Studs, Insulation		X
B. Unfinished Sheet Rock/Drywall		X
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)	X	
<b>3. Common Area Interior Walls</b>		
A. Block, Studs, Insulation		X
B. Unfinished Sheet Rock/Drywall		X
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)		X
<b>B. HORIZONTAL FLOORS INCL. CEILINGS</b>		
<b>1. Unit Interior Floors</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings	X	
<b>2. Common Area Floors</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings		X
<b>3. Unit Interior Ceilings and Roof Area</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		X
B. Paint and Texture Finishes (Popcorn, etc.)	X	
<b>4. Common Area Ceilings and Roof Area</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
B. Paint and Texture Finishes (Popcorn, etc.)		X
<b>C. ROOFING –UNIT INTERIOR &amp; COMMON AREAS</b>		
All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
<b>D. HVAC</b>		
All HVAC Components, including Air Handlers, Compressors Servicing a Single Unit		X
<b>E. MISCELLANEOUS UNIT INTERIOR FIXTURES</b>		
Electrical Fixtures, Appliances, Water Heaters and Cabinetry	X	

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