



Condominium & Unit Owner **Hazard** Insurance Responsibilities

Building Component	Unit Owner Responsibility	Association Responsibility
Concrete Footings		✓
Foundation Walls		✓
Floor Framing System		✓
Exterior Wall Framing		✓
Interior Wall Framing		✓
Exterior Insulation		✓
Interior Insulation		✓
Exterior Siding		✓
Roofing		✓
Windows		✓
Entry Doors & Skylights		✓
Base, Door, Window, & Crown-Trim Molding	✓	
Upgraded Trim Moldings	✓	
Wall & Ceiling Texture	✓	
Built-in Cabinets & Countertops	✓	
Medicine Cabinets	✓	
Drywall-Perimeter Walls		✓
Drywall-Interior Load Bearing Walls		✓
Drywall-Interior Non Load Bearing Walls		✓
Drywall-Separation Fire Walls		✓
Exterior Electric Fixtures, Fans, & Light Fixtures		✓
Interior Electric Fixtures, Fans, & Light Fixtures	✓	
Unit Electric Wiring		✓
Building Distribution Wiring		✓
Flooring-unfinished		✓
Floor Finish [staining, pickling, etc]	✓	
Vinyl & Ceramic Tile Flooring	✓	
Carpeting & Wood Flooring	✓	
AC & Heating Units		✓
AC & Heating –Distribution Duct Work		✓
AC & Heating-Diffusers		✓
AC & Heating- Condensing Units/Air Handler		✓
Plumbing Roughing		✓
Water Filters	✓	
Water Heaters	✓	
Plumbing Fixtures	✓	
Appliances	✓	
Window Treatments, Curtain, Drapes, & Blinds	✓	
Personal Property – Contents	✓	
Wallpaper	✓	
Interior Painting-Primer Coat	✓	
Interior Painting – Finish Coat	✓	
Exterior Painting		✓
Hurricane Shutters-Association Installed		✓
Hurricane Shutters – Unit Owner Installed	✓	
Staircases-Interior Structural		✓
Staircases-Unit Owner Installed	✓	