

## Condominium & Unit Owner Hazard Insurance Responsibilities

Concrete Footings	Building Component	Unit Owner Responsibility	Association Responsibility
Floor Framing System	Concrete Footings		√
Exterior Wall Framing	Foundation Walls		
Interior Wall Framing	Floor Framing System		٧
Exterior Insulation	Exterior Wall Framing		√
Interior Insulation	Interior Wall Framing		٧
Exterior Sidling	Exterior Insulation		√
Roofing V Windows V Entry Doors & Skylights V Base, Door, Window, & Crown-Trim Molding V Upgraded Trim Moldings V Wall & Celling Texture V Wall & Celling Texture V Wall & Celling Texture V Well & Certain Charles V Winyl & Certain Charles V Winyl & Certain Charles V Well & Cetain G Well &	Interior Insulation		√
Windows	Exterior Siding		V
Entry Doors & Skylights         V           Base, Door, Window, & Crown-Trim Molding         V           Upgraded Trim Moldings         V           Wall & Ceiling Texture         V           Built-in Cabinets & Countertops         V           Medicine Cabinets         V           Drywall-Perimeter Walls         V           Drywall-Interior Load Bearing Walls         V           Drywall-Interior Non Load Bearing Walls         V           Drywall-Interior Non Load Bearing Walls         V           Drywall-Separation Fire Walls         V           Drywall-Interior Non Load Bearing Walls         V           Building Distribution Walls         V           Interior Electric Fixtures, Fans, & Light Fixtures         V           Unit Electric Wiring         V           Building Distribution Wiring         V           Floor Finish [staining, pickling, etc]         V           Vinyl & Ceramic Tile Flooring         V	Roofing		٧
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Upgraded Trim Moldings     V       Wall & Ceiling Texture     V       Built-in Cabinets & Countertops     V       Medicine Cabinets     V       Drywall-Perimeter Walls     V       Drywall-Interior Load Bearing Walls     V       Drywall-Interior Non Load Bearing Walls     V       Drywall-Interior Fire Walls     V       Drywall-Separation Fire Walls     V       Exterior Electric Fixtures, Fans, & Light Fixtures     V       Interior Electric Fixtures, Fans, & Light Fixtures     V       Unit Electric Wiring     V       Building Distribution Wiring     V       Flooring-unfinished     V       Flooring-unfinished     V       Flooring Accamic Tile Flooring     V       Carpeting & Wood Flooring     V       AC & Heating Units     V       AC & Heating Units     V       AC & Heating-Diffusers     V       AC & Heating-Diffusers     V       AC & Heating-Ondensing Units/Air Handler     V       Plumbing Roughing     V       Vater Filters     V       Water Flaters     V       Water Heaters     V       Pulmbing Fixtures     V       Window Treatments, Curtain, Drapes, & Blinds     V       Personal Property – Contents     V       Wa	Entry Doors & Skylights		<b>V</b>
Wall & Ceiling Texture         v           Built-in Cabinets & Countertops         v           Medicine Cabinets         v           Drywall-Perimeter Walls         v           Drywall-Interior Load Bearing Walls         v           Drywall-Interior Non Load Bearing Walls         v           Drywall-Separation Fire Walls         v           Drywall-Separation Fire Walls         v           Exterior Electric Fixtures, Fans, & Light Fixtures         v           Interior Electric Fixtures, Fans, & Light Fixtures         v           Unit Electric Wiring         v           Building Distribution Wiring         v           Building Distribution Wiring         v           Floor Finish [staining, pickling, etc]         v           Vinyl & Ceramic Tile Flooring         v           Carpeting & Wood Flooring         v           AC & Heating -Distribution Duct Work         v           AC & Heating -Diffusers         v           AC & Heating -Distribution Duct Work         v           Water Filters         v           Water Filters	Base, Door, Window, & Crown-Trim Molding	٧	
Built-in Cabinets & Countertops  Medicine Cabinets  Drywall-Perimeter Walls  Drywall-Interior Load Bearing Walls  Drywall-Interior Non Load Bearing Walls  Drywall-Interior Non Load Bearing Walls  Drywall-Interior Non Load Bearing Walls  Drywall-Separation Fire Walls  Exterior Electric Fixtures, Fans, & Light Fixtures  Interior Painting, Pickling, etc.]  Interior Painting Fixtures  Interior Painting, Primer Coat  Interior Painting, Finish Coat  Exterior Painting  Interior Painting  Interior Painting — Inish Coat  Exterior Painting  Interior Painting — Inish Coat  Exterior Painting  Interior Painting — Inish Coat  Exterior Painting  Interior Painting — Init Owner Installed  Interior Painting — Unit	Upgraded Trim Moldings	<b>V</b>	
Medicine Cabinets Drywall-Perimeter Walls Drywall-Interior Load Bearing Walls Drywall-Interior Non Load Bearing Walls Drywall-Separation Fire Walls Drywall-Separation Fire Walls Drywall-Separation Fire Walls Exterior Electric Fixtures, Fans, & Light Fixtures Uniterior Electric Fixtures, Fans, & Light Fixtures Unite Electric Wiring Wilding Distribution Wiring Wilding Distribution Wiring Wilding Distribution Wiring Winyl & Ceramic Tile Flooring Wiryl & Ceramic Tile Flooring Wall-Separation Fire Walls AC & Heating -Distribution Duct Work AC & Heating -Distribution Duct Work AC & Heating-Distribution Duct Work AC & Heating-Diffusers AC & Heating-Condensing Units/Air Handler Plumbing Roughing Water Filters Water Heaters Wilding Fixtures Valver Heaters Vindow Treatments, Curtain, Drapes, & Blinds Versonal Property - Contents Williams Wallpaper Wallpaper Interior Painting-Primer Coat Unterior Painting - Finish Coat Exterior Painting Wilding Shutters-Aunit Owner Installed Vintricane Shutters-Aunit Owner Installed Vintricane Shutters-Aunit Units Aller Vintricane Shutters-Aunit Owner Installed Vintricane Shutters-Aunit Owner Installed Vintricane Shutters-Aunit Owner Installed Vintricane Shutters-Aunit Owner Installed Vintricane Shutters-Vintricane Vintricane Vint	Wall & Ceiling Texture	V	
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Drywall-Interior Load Bearing Walls  Drywall-Interior Non Load Bearing Walls  Drywall-Interior Non Load Bearing 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  AC & Heating Units  AC & Heating Units  AC & Heating -Distribution Duct Work  AC & Heating -Distribution Duct Work  AC & Heating-Diffusers  AC & Heating-Diffusers  AC & Heating-Condensing Units/Air Handler  Plumbing Roughing  Water Filters  V Water Heaters  V Water Heaters  V Water Heaters  V Window Treatments, Curtain, Drapes, & Blinds  Personal Property - Contents  Wallpaper  V Unterior Painting-Primer Coat  Interior Painting - Finish Coat  Exterior Painting  V Hurricane Shutters - Unit Owner Installed  Hurricane Shutters - Unit Owner Installed  V Staircases-Interior Structural  V V Staircases-Interior Structural	Medicine Cabinets	V	
Drywall-Interior Non Load Bearing Walls  Drywall-Separation Fire Walls Exterior Electric Fixtures, Fans, & Light Fixtures Interior Electric Fixtures, Fans, & Light Fixtures V Unit Electric Wiring Unit Electric Wiring V Building Distribution Wiring V Floor Finsh [staining, pickling, etc] Vinyl & Ceramic Tile Flooring V Vinyl & Ceramic Tile Flooring V AC & Heating Units AC & Heating -Distribution Duct Work AC & Heating -Distribution Duct Work AC & Heating-Diffusers AC & Heating-Diffusers AC & Heating-Condensing Units/Air Handler Plumbing Roughing V Water Filters V Water Heaters V Water Heaters V Window Treatments, Curtain, Drapes, & Blinds V Personal Property - Contents Wallpaper V Wallpaper V Interior Painting-Primer Coat V Interior Painting - Finish Coat Exterior Painting V Hurricane Shutters- Unit Owner Installed V Staircases-Interior Structural	Drywall-Perimeter Walls		<b>V</b>
Drywall-Separation Fire Walls  Exterior Electric Fixtures, Fans, & Light Fixtures  VInterior Electric Viring  Building Distribution Wiring Flooring-unfinished Floor Finish [staining, pickling, etc] Vinyl & Ceramic Tile Flooring Vinyl & Ceramic Ti	Drywall-Interior Load Bearing Walls		√
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AC & Heating Units  AC & Heating —Distribution Duct Work  AC & Heating-Diffusers  AC & Heating-Condensing Units/Air Handler  Plumbing Roughing  Water Filters  V Water Heaters  VI Water Heaters  VI Water Heaters  VI Window Treatments, Curtain, Drapes, & Blinds  VPersonal Property — Contents  VI Wallpaper  VI Interior Painting—Frinish Coat  Exterior Painting — Finish Coat  VI Wurricane Shutters—Association Installed  V VI	Vinyl & Ceramic Tile Flooring	√	
AC & Heating – Distribution Duct Work  AC & Heating- Diffusers  AC & Heating- Condensing Units/Air Handler  Plumbing Roughing  Water Filters  V Water Heaters  V Water Heaters  V Plumbing Fixtures  V Appliances  V Window Treatments, Curtain, Drapes, & Blinds  V Wallpaper  V Wallpaper  V Interior Painting-Primer Coat  Interior Painting – Finish Coat  Exterior Painting  V Hurricane Shutters-Association Installed  V Hurricane Shutters – Unit Owner Installed  V Staircases-Interior Structural  V  V  V  V  V  V  V  V  V  V  V  V  V	Carpeting & Wood Flooring	V	
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