

Condominium Association Insurance Inclusions and Exclusions (Hazards)		
The Coverages set forth in this chart are based on Florida Statutes 718.111(11).	Unit-Owner Insurance Responsibility	Condo Association Insurance Responsibility
<i>A. Verticle Walls</i>		
<i>1. Exterior Building Walls</i>		
a. Mesh, Lath, Sheathing, Block, Stucco (painted)		▪
b. Studs, Insulation		▪
c. Unfinished Sheet Rock/Drywall		▪
d. Interior Wall Area of Exterior Wall (paint, tile, wallpaper, other wall coverings)	▪	
<i>2. Unit Interior Walls Including Party Walls</i>		
a. Blocks, Studs		▪
b. Unfinished Sheet Rock/Drywall		▪
c. Interior Wall Area (paint, tile, wallpaper/other/insulation)	▪	
<i>3. Common Area Interior Walls</i>		
a. Blocks, Studs		▪
b. Unfinished Sheet Rock/Drywall		▪
c. Interior Wall Area (paint, tile, wallpaper/other)	▪	
<i>4. Exterior Windows/Doors</i>		
a. Windows	▪	
b. Unit Entry Door/Screen	▪	
c. Sliding Doors	▪	
d. Hurricane Shutters, windows, door upgrades	▪	

<i>B. Horizontal Floors Including Ceilings</i>		
<i>1. Unit Interior Floors</i>		
a. Concrete, Gypcrete, Framing, Plywood		▪
b. Floor Coverings	▪	
<i>2. Common Area Floors (Clubhouse/Walkways)</i>		
a. Concrete, Gypcrete, Framing, Plywood, Insulation		▪
b. Floor Coverings		▪

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3. Unit Interior Ceilings and Roof Area		
a. Concrete, Gypcrete, Framing, Plywood, Sheet Rock or Drywall		■
b. Paint and Texture Finishes (Popcorn.)	■	
4. Common Area Ceilings & Roof Area		
a. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock, or Drywall		■
b. Paint & Texture Finishes		■
C. Roofing-Unit Interior & Common Areas		
1. All Framing, Structural Supports, Decking, Roof Cover, Walkways, Stairs		■
2. Insulation	■	
D. Miscellaneous Unit Interior Fixtures		
1. Electrical Fixtures, Appliances, Water Heaters & Cabinetry, Toilets, Sinks, Showers	■	
2. Code Compliance	■	
E. Air Conditioning Systems		
1. Air Handler	■	
2. Compressor	■	
3. Electrics	■	
F. Limited Common Area		
1. Garage Contents	■	
2. Storage Contents	■	
3. Lower Level Patios	■	
4. Ceiling/Walls		■
G. Losses		
1. Loss of Use by Owner	■	
2. Loss of Rental Income	■	
3. HO6 coverage (\$2000)	■	
4. Washer/Dryer Vents	■	
5. Concrete Floors/Plumbing		■

Chapter 2013-188, Laws of Florida

(11) INSURANCE: In order to protect the safety, health, and welfare of the people of the State of Florida and to endure consistency in the provision of insurance coverage to condominiums and their unit owners, this subsection applies to every residential condominium in the state, regardless of the date of its declaration of condominium. It is the intent of the Legislature to encourage lower or stable insurance premiums for associations described in this subsection.

A. Adequate property insurance, regardless of any requirement in the declaration of condominium for coverage by the association for full insurable value, replacement cost, or similar coverage, must be based on the replacement cost of the property to be insured, as determined by an independent insurance appraisal or update of a prior appraisal. The replacement cost must be determined at least once every 36 months. PBV's last appraisal was in 2022.

B. Every property insurance policy issued or renewed for the purpose of protecting the condominium must provide primary coverage for

1. All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications.
2. All alterations or additions made to the condominium property or association property pursuant to FL Statute 718.113.(2).
3. The PBV Association insurance coverage must exclude all personal property within the unit or limited common elements, garage and storage units, and floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit. Such property and any insurance thereupon is the responsibility of the unit owner. (Florida Statute 718.111 (4) (f) (3)).
4. The quality of items will be such as was initially installed or replacements thereof of the like kind and quality and in accordance with the original plan and specifications, condominium documents or, if the original plans and specifications are not available, as they existed at the time the unit was initially conveyed.

NOTE: THE PROPERTY COVERAGE ADDRESSED HEREIN DOES NOT COVER RESPONSIBILITY FOR LIABILITY COVERAGE. SEPARATE INSURANCE MUST BE OBTAINED FROM AN INSURANCE AGENT TO COVER THE UNIT OWNER RESPONSIBILITY FOR OTHER UNITS' DAMAGE.

The foregoing chart is offered as a general guide to the allocation of responsibility for maintaining property insurance coverage between the Condominium Association and the individual Unit-Owners. The specific item by item enumeration of this allocation is set forth in the Association condominium documents as follows:

Rules and Regulations, page 20, Paragraph 5 (a list of Unit-Owner coverage responsibilities);

By-Laws, Article VIII, Section 7 (ground floor patios and terraces, 11 (electric vehicles and charging stations), and 13 (attic insulation); Article IX, Section 1, subsections H (the statutory Association coverage exclusions mandated by 718.111(11)(f)(3), noted above in paragraph B3), and 1 (Unit-Owner responsibility); and Article XIII, Section 1 B (a list of Unit-Owner maintenance requirements).

Declaration of Condominium, Section 14 A 1 (Association responsibility) and 2 (Unit-Owner responsibility). It should be noted that Section 14 A 2 was amended in 2003 to further delineate Unit-Owner responsibility.

Florida Statute 718.113 (1) provides that maintenance of the Common Elements is the responsibility of the Condominium Association and subsection (5) (b) deals with hurricane shutters, impact glass and other hurricane protection matters.

Unit-Owners are responsible for determining their own individual insurance coverage needs and the information in the foregoing chart and above text is not intended to provide comprehensive legal or insurance advice upon which Unit-Owners should rely in lieu of their own individual examination of their respective insurance coverage needs.