



## Condominium & Unit Owner 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		✓
Trim Moldings (Base, Door, Window, & Crown)	✓	
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		✓
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	✓	
Interior Doors		✓

**\*\* - The association is responsible to insure the above noted items (Association Responsibilities) as they were initially installed or replacement of like kind and quality in accordance with the original plans and specifications. Any alterations to these items within the unit will become the insurance responsibility of the owner.**