

UNIT OWNER vs ASSOCIATION HAZARD INSURANCE COVERAGE AREAS

This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance. We recommend you to review Florida Condominium Statute 718 and your specific condominium documents for updated insurance and maintenance responsibilities.

Unit Owner Responsibilities – Hazard Insurance

- 1** Bathtub / Shower
- 2** Toilet
- 3** Bathroom Sink
- 4** Wall/Floor/Ceiling Coverings including paint, wallpaper, tile, wood, carpet, laminate etc.
- 5** Electrical Outlets & Fixtures
- 6** Interior Doors
- 7** Refrigerator
- 8** Oven/Stove & Hood
- 9** Counter Tops & Cabinets
- 10** Kitchen Sink
- 11** Dishwasher
- 12** Light Fixtures
- 13** Water Heaters & Water Filters
- 14** Window Treatments, including curtains, drapes, blinds and all hardware

Association Responsibilities – Hazard Insurance

- A** Hot/Cold Water Pipes including Fire Systems/Sprinklers
- B** Perimeter/Load Bearing Walls including Common/Party walls
- C** Electrical Wiring
- D** Balcony/Porches/Stairs
- E** Unfinished Drywall/Wallboard
- F** Roofs to include covering, insulation & trusses
- G** Unfinished Floors
- H** Exterior Doors
- I** Windows/Sliding Glass Doors
- J** A/C & Heating unit including Compressor

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HAZARD INSURANCE RESPONSIBILITIES AS GOVERNED BY FLORIDA STATUTE 718

DESCRIPTION	CONDOMINIUM ASSOCIATION RESPONSIBILITY	INDIVIDUAL UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVER Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Etc.	YES	NO
3. UNIT INTERIOR WALLS Party walls, Unfinished Drywall Insulation, Metal and Wood Studs	YES	NO
4. COMMON AREA Interior Walls, Studs, Block and Drywall Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall & Ceiling, Finishes, Paint, Carpet, Tile, Etc	NO	YES
6. UNIT AND COMMON AREA Structural Floors Structural Ceilings Structural Walls	YES YES YES	NO NO NO
7. COMMON AREA AIR CONDITIONERS	YES	NO
8. COMMON AREA ELECTRICAL	YES	NO
9. INTERIOR UNIT COMPONENTS Appliances Electrical Fixtures Air Conditioners Water Heaters Cabinets	NO NO YES NO NO	YES YES NO YES YES



FLOOD INSURANCE RESPONSIBILITIES AS GOVERNED BY THE NATIONAL FLOOD INSURANCE PROGRAM

DESCRIPTION	CONDOMINIUM ASSOCIATION RESPONSIBILITY	INDIVIDUAL UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVER Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Etc.	YES	NO
3. UNIT INTERIOR WALLS Party walls, Unfinished Drywall Insulation, Metal and Wood Studs	YES	NO
4. COMMON AREA Interior Walls, Studs, Block and Drywall Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall & Ceiling, Finishes, Paint, Carpet, Tile, Etc	YES	NO
6. UNIT AND COMMON AREA Structural Floors Structural Ceilings Structural Walls	YES YES YES	NO NO NO
7. COMMON AREA AIR CONDITIONERS	YES	NO
8. COMMON AREA ELECTRICAL	YES	NO
9. INTERIOR UNIT COMPONENTS Appliances Electrical Fixtures Air Conditioners Water Heaters Cabinets	YES YES YES YES YES	NO NO NO NO NO



Owners' Summer Prep Checklist Before Leaving

Everyone wants their summer to be worry-free and relaxing. To have a wonderful summer away make sure to prepare your home before you go. Below is a checklist for condo unit owners leaving Florida to go up north for the summer.



The main water inlet should be shut off when leaving your unit for more than 48 hours.



Put all of your shades and blinds in the closed position while you are gone. This prevents sun damage to your interior and keeps curious passersby from seeing inside your home.



Leaving your interior room and closet doors open keeps the air flowing through your condo unit to minimize the potential for mold and mildew.



Arm your alarm.

Let the management company know when you are leaving and when you tentatively plan to come back. The management company should also have a way to access your residence should something go wrong while you are gone. Leave your contact info with the office, and provide a local contact if possible.



Seasonal maintenance should be performed on HVAC to ensure the system is in good working condition.



Check all appliances to verify they are off: This is particularly important for your stove or other appliances that generate heat. Unplug any electric items that don't need to run while you're gone.



Engage temperature and moisture monitoring systems.



Virtually all homeowners insurance carriers require unoccupied units to be checked at least once per month. If not, coverage can be voided or severely limited.

The following are among the items that should be inspected:

- ➔ Sinks, Tubs, Toilets, Showers
- ➔ Windows & Doors Appliances
- ➔ Hot Water Heater
- ➔ HVAC including adjustment of temperature
- ➔ Smoke Alarm Battery Replacement

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Hurricane Season: Are you Prepared?

Hurricane Season runs June 1st through November 30th. Florida and Gulf Coast communities are vulnerable to these storms and should start taking preparations now, if they haven't already for the storm season.

PREPAREDNESS PLANNING

What to do BEFORE a Storm

- Listen to your local weather radio station.
- Check your disaster supplies. Replace or restock as needed.
- Bring in anything that can be picked up by the wind.
- Turn your refrigerator and freezer to the coldest setting.
- Turn off propane tanks and unplug small appliances.
- Fill your car's gas tank.
- Find out about your community's hurricane response plan.
- Obey evacuation orders. Avoid flooded roads and washed out bridges.

What to do DURING a Storm

- Listen to the radio or TV for information.
- Stay indoors and away from windows and glass doors.
- Take refuge in a small interior room, closet or hallway on the lowest level.
- Avoid elevators.

What to do AFTER a Storm

- Continue listening to radio or the local news for the latest updates.
- Stay alert for extended rainfall and subsequent flooding even after the hurricane or tropical storm has ended.
- If you evacuated, return home only when officials say it's safe.
- Drive only if necessary and avoid flooded roads.
- Keep away from loose or dangling power lines.
- Wear protective clothing and be cautious when cleaning up.
- Avoid drinking or preparing food with tap water.
- Check refrigerated food for spoilage. If in doubt, throw it out.
- Inspect your home for damage and take pictures of damage.

Recommended Hurricane Supplies:

- ✓ Water—at least a 3-day supply
- ✓ Food—at least a 3-day supply of non-perishables
- ✓ Flashlight
- ✓ Radio
- ✓ First aid kit
- ✓ Medications (7-day supply) and medical items (hearing aids with extra batteries, glasses, contact lenses, syringes, etc.)
- ✓ Tools
- ✓ Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies)
- ✓ Cell phone with chargers
- ✓ Family and emergency contact information
- ✓ Extra cash
- ✓ Pet supplies (collar, leash, ID, food, carrier, bowl)
- ✓ Extra set of car keys and house keys
- ✓ Extra clothing, hat and sturdy shoes
- ✓ Rain gear

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