



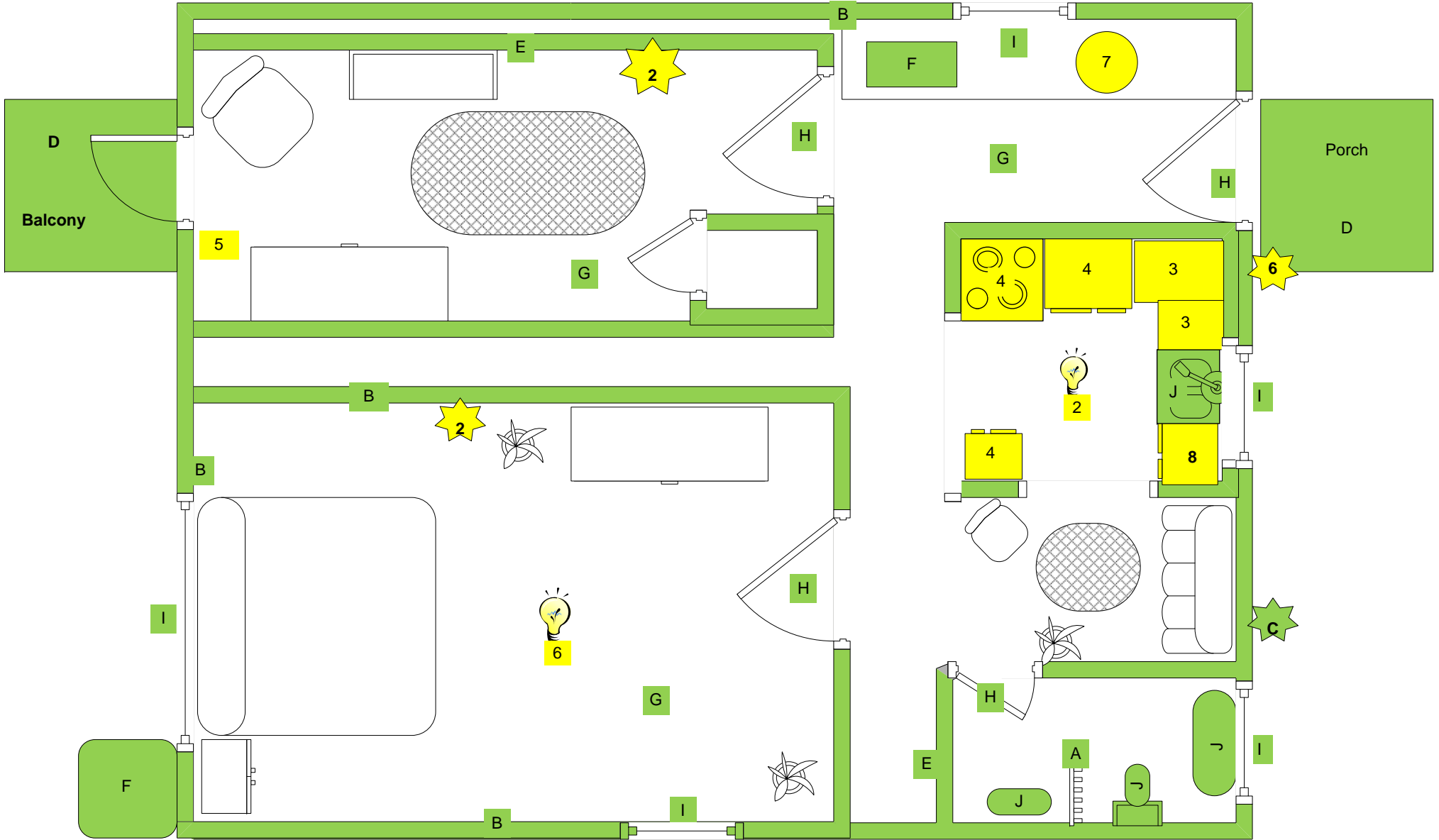
**Unit Owners Insurance Responsibilities: (Additions & Alterations)**      **Associations Insurance Responsibilities**

1. Wall/Floor/Ceiling coverings
2. Electrical Fixtures
3. Counter Tops/Cabinets
4. Appliances
5. Window treatments, curtains, Drapes, blinds and hardware

6. Chandelier/Lights
7. Water Heaters
8. Water Filters

- A. Hot/Cold Water Pipes
- B. Perimeter/Load & Non-Load-Bearing Walls
- C. Electrical Wiring
- D. Balcony/Porches/Stairs
- E. Unfinished Drywall/ Sheetrock

- F. A/C Heat Equipment
- G. Unfinished Floors
- H. Interior Doors
- I. Windows/Sliding Doors
- J. Toilet/Bathtub/Sinks



*\*Condominium Association Coverage- All portions of the condominium property as originally installed or replacement of like kind and quality in accordance with the original plans and specifications.  
 \*Refer to statute 718.111 and/or legal advice with further question.*