



Association Risk Vs. Unit Owners' Risk			
Hazard Insurance Governed By Statute 718	Condo Assn Responsibility	Unit Owner Responsibility	Unit Owner Responsibility
Roof and roof cover			
Structural Framing and roof Cover	Yes	No	
Exterior Walls			
Paint, Stucco, Insulation, Studs, Concrete Block, Brick, etc.	Yes	No	
Unit Interior Walls			
Party Walls, Unfinished Drywall, Insulation, Metal and Wood Studs	Yes	No	
Common Area Interior Walls, Studs, Block and Drywall	Yes	No	
Common Area Floor, Wall and Ceiling Finishers	Yes	No	
Unit Interior Floor, Wall, Ceiling Finishers, Paint, Carpet, Tile, etc.	No	Yes	
Unit and Common Area Structural Floors, Structural Ceilings, Structural Walls	Yes	No	
Common Area Air Conditioners	Yes	No	
Common Area Electrical	Yes	No	
Interior Unit Components			
Appliances	No	Yes	
Electrical Fixtures	No	Yes	
Air Conditioners	Yes	No	
Water Heaters	No	Yes	
Cabinets	No	Yes	
*The above information is intended to assist in determining the general responsibilities for both parties. Brown & Brown Insurance makes no warranties as to individual association or legal interpretations.			



Association Risk Vs. Unit Owners' Risk			
Flood Insurance	Condo Assn Responsibility	Unit Owner Responsibility	Unit Owner Responsibility
Roof and roof cover			
Structural Framing and roof Cover	Yes	No	
Exterior Walls			
Paint, Stucco, Insulation, Studs, Concrete Block, Brick, etc.	Yes	No	
Unit Interior Walls			
Party Walls, Unfinished Drywall, Insulation, Metal and Wood Studs	Yes	No	
Common Area Interior Walls, Studs, Block and Drywall	Yes	No	
Common Area Floor, Wall and Ceiling Finishers	Yes	No	
Unit Interior Floor, Wall, Ceiling Finishers, Paint, Carpet, Tile, etc.	Yes	No	
Unit and Common Area Structural Floors, Structural Ceilings, Structural Walls	Yes	No	
Common Area Air Conditioners	Yes	No	
Common Area Electrical	Yes	No	
Interior Unit Components			
Appliances	Yes	No	
Electrical Fixtures	Yes	No	
Air Conditioners	Yes	No	
Water Heaters	Yes	No	
Cabinets	Yes	No	
*The above information is intended to assist in determining the general responsibilities for both parties. Brown & Brown Insurance makes no warranties as to individual association or legal interpretations.			