
Blackwell Insurance

Florida Condo
Association vs. Unit
Owner

Tina Blackwell Romaine ARM

RESIDENTIAL BUILDING ELEMENTS Florida Statue 718	UNIT OWNER INSURANCE RESPONSIBILITY	CONDO ASSOCIATION INSURANCE RESPONSIBILITY
HAZARD INSURANCE (FIRE & WIND)		
VERTICAL WALLS		
<i>Exterior Building Walls</i>		
Mesh, Lath, Sheathing, Glass, Block, Stucco (Painted)		X
Studs Insulation		X
Unfinished Sheet Rock Drywall		X
Interior Wall Area of Exterior Wall	X	
<i>Unit Interior Walls Including Party Walls</i>		
Block, Studs, Insulation		X
Unfinished Sheet Rock/Drywall		X
Interior Wall Area (Paint, Tile, Wallpaper, Wall Coverings)	X	
<i>Common Area Interior Walls</i>		
Block, Studs, Insulation		X
Unfinished Sheet Rock Drywall		X
Interior Wall Area		X
HORIZONTAL FLOORS INCL. CEILINGS		
<i>Unit Interior Floors</i>		
Concrete, Gypcrete, Framing, Plywood, Insulation		X
Floor Coverings	X	
<i>Common Area Floors</i>		
Concrete, Gypcrete, Framing, Plywood, Insulation		X
Floor Coverings		X
<i>Unit Interior Ceilings and Roof Area</i>		
Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
Paint And Texture Finishes (Popcorn Etc)	X	
<i>Common Area Ceilings and Roof Area</i>		
Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
Paint And Texture Finishes (Popcorn Etc)		X
ROOFING UNIT INTERIOR & COMMON AREAS		
All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
HVAC		X
All HVAC Components, including Air Handlers, Compressors, Servicing a Single Condominium Unit		X
MISCELLANEOUS UNIT INTERIOR FIXTURES		
Electrical Fixtures, Appliances, Water heaters and Cabinetry	X	

RESIDENTIAL BUILDING ELEMENTS	UNIT OWNER INSURANCE RESPONSIBILITY	CONDO ASSOCIATION INSURANCE RESPONSIBILITY
FLOOD		
VERTICAL WALLS		
<i>Exterior Building Walls</i>		
Mesh, Lath, Sheathing, Glass, Block, Stucco (Painted)		X
Studs Insulation		X
Unfinished Sheet Rock Drywall		X
Interior Wall Area of Exterior Wall		X
<i>Unit Interior Walls Including Party Walls</i>		X
Block, Studs, Insulation		X
Unfinished Sheet Rock/Drywall		X
Interior Wall Area (Paint, Tile, Wallpaper, Wall Coverings)		X
<i>Common Area Interior Walls</i>		X
Block, Studs, Insulation		X
Unfinished Sheet Rock Drywall		X
Interior Wall Area		X
HORIZONTAL FLOORS INCL. CEILINGS		
<i>Unit Interior Floors</i>		
Concrete, Gypcrete, Framing, Plywood, Insulation		X
Floor Coverings		X
<i>Common Area Floors</i>		
Concrete, Gypcrete, Framing, Plywood, Insulation		X
Floor Coverings		X
<i>Unit Interior Ceilings and Roof Area</i>		
Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
Paint And Texture Finishes (Popcorn Etc)		X
<i>Common Area Ceilings and Roof Area</i>		
Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
Paint And Texture Finishes (Popcorn Etc)		X
ROOFING UNIT INTERIOR & COMMON AREAS		
All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
HVAC		X
All HVAC Components, including Air Handlers, Compressors, Servicing a Single Condominium Unit		X
MISCELLANEOUS UNIT INTERIOR FIXTURES		
Electrical Fixtures, Appliances, Water heaters and Cabinetry		X

We hope you have found this information informative and we look forward to helping with your Florida Condo Association or Condo Unit Owners Insurance Needs!

Blackwell Insurance Agency has been serving Florida since 1972 and has access to the very best insurance programs available for condominium associations. We provide the most strategic insurance placements and excellent customer service. We have a staff of highly trained insurance professional eager to assist in any of your condominium insurance needs.

Blackwell Insurance Agency
205 West 7th Street
Panama City, FL 32401
(850) 769 2225 phone
(850) 785 4942 fax
www.flacondoinsurance.com
www.blackwellinsurance.net