

The following table is a guide to help identify Hazard Insurance coverage responsibilities for unit owners and condominium associations based with Florida Statute 718.

Residential Building Elements hazard insurance	Unit owners insurance responsibility	Condo assoc. insurance responsibility
<b>A. VERTICAL WALLS</b>		
<b>1. Exterior Building Walls</b>		
A. Mesh, Lath, Sheathing, Glass, Block, Stucco (Painted)		X
B. Studs, Insulation.		X
C. Unfinished Sheet Rock/Drywall.		X
D. Interior Wall Area of Exterior Wall (Paint, Tile or Wallpaper or other Wall Covering)	X	
<b>2. Unit Interior Walls Including Party Walls</b>		
A. Block, Studs, Insulation.		X
B. Unfinished Sheet Rock/Drywall.		X
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall coverings)	X	
<b>3. Common Area Interior Walls</b>		
A. Block, Studs, Insulation.		X
B. Unfinished Sheet rock/Drywall.		X
C. Interior Wall Area (Paint, Tile or Wallpaper or other Wall Coverings)		X
<b>B. HORIZONTAL FLOORS INCL. CEILINGS</b>		
<b>1. Unit Interior Floors</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation.		X
B. Floor Coverings.	X	
<b>2. Common Area Floors</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation.		X
B. Floor Coverings.		X
<b>3. Unit Interior Ceilings and Roof Area</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall.		X
B. Paint and Texture Finishes (Popcorn, etc.)	X	
<b>4. Common Area Ceilings and Roof Area</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall.		X
B. Paint and Texture Finishes (Popcorn, etc.)		X
<b>C. ROOFING — UNIT INTERIOR &amp; COMMON AREAS</b>		
A. All Framing, Structural Supports, Decking, Insulation, and Roof Cover.		X
<b>D. MISCELLANEOUS UNIT INTERIOR FIXTURES</b>		
A. Electrical Fixtures, Appliances, Air Handlers, Compressors if servicing a Single Condominium Unit, Water Heaters and Cabinetry.	X	