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Office 727.343.8899
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Unit Owner Insurance Responsibilities (HO-6)

Per Florida Statute 718	**Amount**
Interior Paint	$
Carpet	$
Tile / Vinyl	$
Ceiling Tiles / "Popcorn"	$
Interior Lights	$
Ceiling Fans	$
Exhaust Fans	$
Stove / Oven	$
Built In Microwave	$
Dishwasher	$
Refrigerator	$
Garbage Disposal	$
Water Heater	$
Water Filtration Systems	$
Kitchen Cabinets	$
Bathroom Cabinets	$
Laundry Room Cabinets	$
Counter Tops	$
Curtains, Blinds & Hardware	$
Total	$

Upgrades & Additions	**Amount**
Bath Tubs	$
Sinks	$
Toilets	$
Windows	$
Interior Shutters	$
New Interior Walls	$
Other ___________________________	$
Other ___________________________	$
Other ___________________________	$
Total	$

Per Florida Statute 718 Total	$
Upgrades & Additions Total	$
Coverage A- Dwelling Total	$

Coverage C- Personal Property	**Amount**
Furniture	$
Rugs	$
Hangings	$
TV, VCR, DVD Player, Stereo, Tapes, CDs, Etc.	$
Computer(s)	$
Bedding	$
Linens	$
Paintings, Prints, Photos	$
Chinaware	$
Glassware	$
Sports Equipment	$
Cameras & Photographic Equipment	$
Wardrobe	$
Books	$
Jewelry	$
Other ___________________________	$
Other ___________________________	$
Other ___________________________	$
Other ___________________________	$
Total	$

**Please Note: This document applies only in the situation of a covered insurable event & is a general example.
This is not an exact summary of the Association's policy or a binding agreement.**

Unit Owner vs. Association Hazard Insurance Coverage Areas

This diagram is provided for illustration purposes only as a general example and is not an exact summary of the Association's policy or a binding agreement of coverage on your personal policy.

Unit Owner Responsibility

1. Ceiling Tiles/ "Popcorn"
2. Refrigerator
3. Dishwasher
4. Kitchen Cabinets
5. Water Heater
6. Carpet
7. Window Treatments
8. Rugs
9. Paintings, Prints, Photos
10. Bedding

Association Responsibility

A. Drywall
B. Bathtubs
C. Entire HVAC System
D. Toilets
E. Interior Doors
F. Unfinished Floors
G. Roofs
H. Exterior Doors
I. Exterior Storm Shutters

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