



Ocean Walk #20

CONDOMINIUM COVERAGE

The information provided is for illustration purposes and should not be relied upon exclusively as the basis for insurance. We recommend you review the FL Condominium 718 Statute and your specific Condominium documents for updated insurance and maintenance responsibilities for your Association.

HAZARD Insurance Responsibilities per Florida Statute 718	Condominium Association Insurance Responsibility	Individual Unit Owner Insurance Responsibility
EXTERIOR BUILDING WALLS (Sheathing, Block, Stucco, Studs, Insulation, Sheet Rock/Drywall); In Addition to Exterior Windows and Doors "Studs In" or "Drywall Out"	X	
UNIT INTERIOR WALLS (Party Walls, Drywall, Insulation, Metal & Studs) "Studs Out" or "Paint In"	X	
UNIT INTERIOR WALLS (Paint, Tile, Wallpaper or Other Wall Coverings) "Studs Out" or "Paint In"		X
UNIT INTERIOR (Paint, Floor Coverings, Wall & Ceiling Finishes, Electrical Fixtures (Outlets & Coverings), Appliances, Cabinetry, Interior Doors, Water Heaters and Air Handlers)		X
HVAC (HVAC Components- Compressors Servicing a Single Condo Unit)	X	
COMMON AREA WALLS (Framing, Floors, Structural Supports, Decking, Insulation and Roof Cover)	X	
COMMON AREA INTERIOR (Paint, Floor Coverings, Wall & Ceiling Finishes, Electrical Fixtures, Appliances, Cabinetry, Water Heaters, and HVAC)	X	
ROOF/ROOF COVER (Framing, Structural Supports, Decking, Insulation and Roof Cover)	X	
PERSONAL PROPERTY (Unit Owners Personal Belongings)		X

*The table indicates the responsibilities of the Condominium Association and the Unit Owners during an insurable event per FL Statute 718. Please review the insurance responsibility for the windows and doors as this may be the Associations responsibility for your Association.



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FLOOD Insurance Responsibilities	Condominium Association Insurance Responsibility	Individual Unit Owner Insurance Responsibility
EXTERIOR BUILDING WALLS (Sheathing, Block, Stucco, Studs, Insulation, Sheet Rock/Drywall) "Studs In" or "Drywall Out"	X	
UNIT INTERIOR WALLS (Party Walls, Drywall, Insulation, Metal & Studs) "Studs Out" or "Paint In"	X	
UNIT INTERIOR WALLS (Paint, Tile, Wallpaper or Other Wall Coverings) "Studs Out" or "Paint In"	X	
UNIT INTERIOR (Paint, Floor Coverings, Wall & Ceiling Finishes, Electrical Fixtures(Outlets & Coverings), Appliances, Cabinetry, Windows & Doors, and Water Heaters)	X	
HVAC (All HVAC Components-Air Handlers, Compressors Servicing a Single Condo Unit)	X	
COMMON AREA WALLS (Framing, Floors, Structural Supports, Decking, Insulation and Roof Cover)	X	
COMMON AREA INTERIOR (Paint, Floor Coverings, Wall & Ceiling Finishes, Electrical Fixtures, Appliances, Cabinetry, Water Heaters, and HVAC)	X	
ROOF/ROOF COVER (Framing, Structural Supports, Decking, Insulation and Roof Cover)	X	
PERSONAL PROPERTY (Unit Owners Personal Belongings)		X

*The table indicates the responsibilities of the Condominium Association and the Unit Owners during an insurable event per FL Statute 718.



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