



# HAZARD INSURANCE RESPONSIBILITIES AS GOVERNED BY FLORIDA STATUTE 718

DESCRIPTION	CONDOMINIUM ASSOCIATION RESPONSIBILITY	INDIVIDUAL UNIT OWNER RESPONSIBILITY
<b>1. ROOF AND ROOF COVER</b>	YES	NO
Structural Framing and Roof Cover		
<b>2. EXTERIOR WALLS</b>	YES	NO
Paint, Stucco, Insulation, Studs,		
Concrete Block, Brick, Etc.		
<b>3. UNIT INTERIOR WALLS</b>	YES	NO
Party walls, Unfinished Drywall		
Insulation, Metal and Wood Studs		
<b>4. COMMON AREA</b>	YES	NO
Interior Walls, Studs, Block and Drywall		
Floor, Wall, and Ceiling Finishes		
<b>5. UNIT INTERIOR</b>	NO	YES
Floor, Wall & Ceiling, Finishes, Paint, Carpet, Tile, Etc		
<b>6. UNIT AND COMMON AREA</b>		
Structural Floors	YES	NO
Structural Ceilings	YES	NO
Structural Walls	YES	NO
<b>7. COMMON AREA AIR CONDITIONERS</b>	YES	NO
<b>8. COMMON AREA ELECTRICAL</b>	YES	NO
<b>9. INTERIOR UNIT COMPONENTS</b>		
Appliances	NO	YES
Electrical Fixtures	NO	YES
Air Conditioners	YES	NO
Water Heaters	NO	YES
Cabinets	NO	YES

## PCS Insurance Group Inc

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