



Waterside III at Bay Beach

Owner's Insurance Guidebook





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Contacts

Questions about your unit owner's policy?

Contact the expert:

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Requests of Certificates of Insurance

Contact our Certificate Department at
westcoastcondo@usi.com or fax 855.299.7117



RE: Unit Interior Insurance

Dear Residents;

We would like to bring to your attention some important information regarding the coverage provided by the Condominium Association's Property Insurance Policy.

The statutes and laws in the state of Florida that govern Condominiums and Insurance are very specific as to what the unit owner's responsibilities are and what the Condominium's responsibilities are. It is standard practice and highly recommended that unit owners purchase insurance for the contents and interiors of their units. This is not something that is included in your closing or your mortgage; it is something that needs to be purchased by the unit owner to protect everything inside your apartment. **The condominium insurance policy only covers the common areas and inside of the units from the sheet rock back.**

The best way to understand what the responsibility of the Association is is to know what is **NOT** covered by the Association's property policy.

According to Florida Law (F.S 718.111 (11)(f)3) the Association's policy must exclude:

- All personal property within the unit (clothes, computers, electronics etc.)
- Floor, wall and ceiling coverings
- Light fixtures
- Electrical fixtures, appliances, water heaters, water filters, built-in cabinets and counter tops
- Window Treatments Including: curtains, drapes, blinds, hardware, and similar window treatments components

Any items not specifically addressed and or mentioned by the Florida Statute, coverage would be then determined by the provisions of the Condominium Declarations or By-laws or case law.

Such property and any insurance thereupon is the responsibility of the unit owner. You are not required to purchase insurance by law, and by not having insurance you choose to self-insure (meaning paying out of your own pocket).

There are personal insurance policies available to cover the above mentioned property. Also these policies provide liability coverage to provide payment for negligent acts against a Third Party's property or bodily injuries. These types of policies are called "Condominium Unit Owners Coverage (HO6).

These personal insurance policies come in handy especially when "Water Damages" arise from bursting pipes or backed up toilets. Sometimes when these events occur it's very difficult to determine who is ultimately responsible for the damage and in many cases each Unit Owner has to take care of their damages on their own.

Example: Toilet backs up causing damage to the unit where it occurred and two units below. The units have wood floor damage, carpet, furniture, cabinets. These items are not covered by the Condominium Association's property policy and if nobody is found negligent each unit is responsible for their own damaged property.

Other scenarios in which Water Damage can occur and nobody may be found negligent: Pipe Burst, Sprinkler Discharge, Fire Fighters response and action.

Having a personal insurance policy can alleviate the headache of not knowing what to do. The insurance company can coordinate payment with all the other parties or other insurance companies involved or simply pay the claim to the insured unit regardless of who is at fault.

We recommend that you to contact an Insurance Agent if you currently don't carry a personal policy to protect the property NOT covered by the Association's policy.

Hazard Insurance Quick Reference Table

AS GOVERNED BY FLORIDA STATUTE 718

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVERING Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Doors, Windows, etc.	YES	NO
3. UNIT INTERIOR WALLS Party Walls, Unfinished drywall, Insulation, Metal, and Wood Studs	YES	NO
4a. COMMON AREA Interior Wall Studs, Block, and Drywall	YES	NO
4b. COMMON AREA Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall, & Ceiling Finishes, Paint, Carpet, Tile, etc.	NO	YES
6. UNIT AND COMMON AREA - Structural Floors - Structural Ceilings - Structural Walls	YES	NO
7. COMMON AREA Air Conditioners	YES	NO
8. COMMON AREA Electrical	YES	NO
9. INTERIOR UNIT COMPONENTS - Appliances - Electrical Fixtures - Water Heaters - Cabinets	NO	YES
10. INTERIOR UNIT Air Conditioners	YES	NO

The above information is intended to assist in determining the general responsibilities for both parties

Flood Quick Reference Table

AS GOVERNED BY THE NATIONAL FLOOD INSURANCE PROGRAM-FEMA

BUILDING COMPONENT	ASSOCIATION RESPONSIBILITY	UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVERING Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, etc.	YES	NO
3. UNIT INTERIOR WALLS Party Walls, Unfinished drywall, Insulation, Metal, and Wood Studs	YES	NO
4a. COMMON AREA Interior Wall Studs, Block, and Drywall	YES	NO
4b. COMMON AREA Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall, & Ceiling Finishes, Paint, Carpet, Tile, etc.	YES	NO
6. UNIT AND COMMON AREA - Structural Floors - Structural Ceilings - Structural Walls	YES	NO
7. COMMON AREA Air Conditioners	YES	NO
8. COMMON AREA Electrical	YES	NO
9. INTERIOR UNIT COMPONENTS - Appliances - Electrical Fixtures - Water Heaters - Cabinets	YES	NO
10. INTERIOR UNIT Air Conditioners	YES	NO

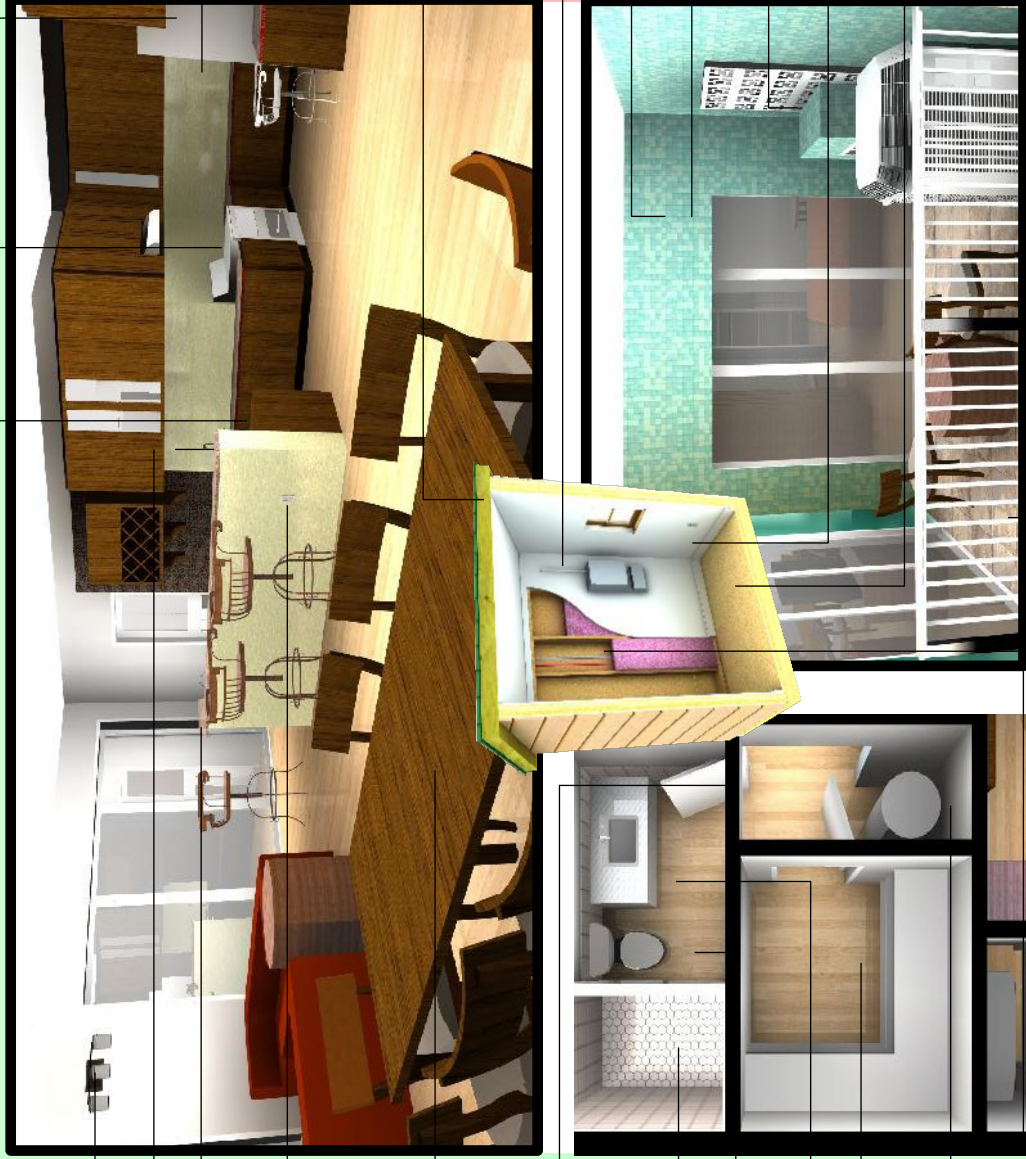
The above information is intended to assist in determining the general responsibilities for both parties



Unit Owner vs Association Hazard Insurance Coverage Areas

This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance. We recommend you review Florida Condominium Statute 718 and your specific condominium documents for updated insurance and maintenance responsibilities

Unit Owner Responsibilities Hazard Insurance



Light Fixtures

Kitchen Sink

Counter Tops and Cabinets

Electrical Outlets

Contents

Interior Doors

Bathtub/Shower

Toilets

Bathroom Sinks

Wall and Floor Coverings

Water Heaters &
Water Filters

Refrigerator

Oven/Stove & Hood

Dishwasher

Perimeter/Load Bearing
walls including Common/
Party Walls

Roofs to include covering,
insulation & Trusses

Electrical Wiring

Windows/Sliding Glass
Doors

Exterior Doors

Interior Unit Air Conditioners

Unfinished Drywall/
Wallboard

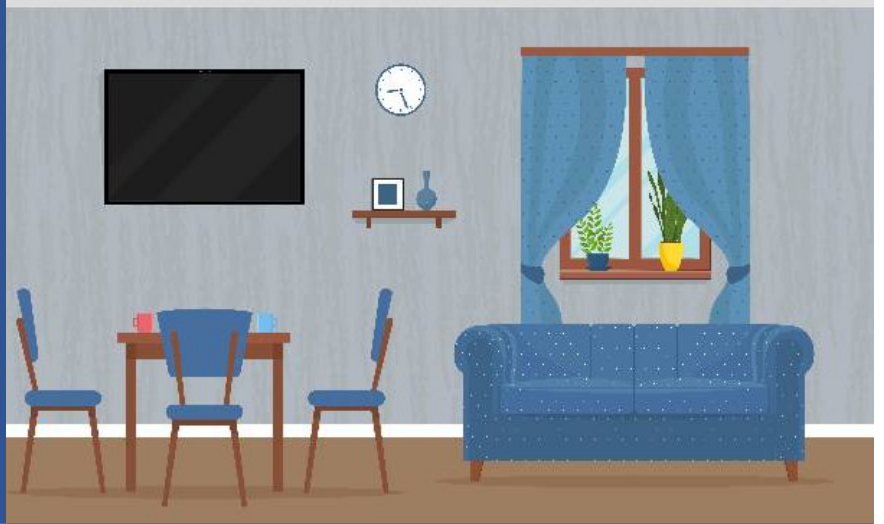
Unfinished Floors

Hot/Cold Water
Pipes including Fire
Systems/Sprinklers

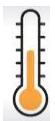
Balcony/Porches/Stairs

Association Responsibilities
Hazard Insurance

Summertime Checklist for Winter Residents



Unoccupied units can often be the source of problems when the proper steps are not taken to mitigate losses.



Set thermostat to 78 degrees



Schedule regular seasonal HVAC maintenance



Close Blinds



Unplug Appliances



Leave interior and closet doors open



Remove all items from balcony



Arm Alarm



Turn off water main



Refresh Batteries- Replace all batteries in smoke alarms or equipment



Access- provide management the ability to access the unit in the event of an emergency.



Check **HO6 policy** for vacancy provisions.

Coverage of your unit owner's insurance policy HO6 could be limited or excluded if the unit is not checked once a month.

The following items should be included in that inspection.

- **HVAC System-** Thermostat, Temperature, and Filters
- **Plumbing-** Faucets, Hot Water Heater, Under Sink Pipes
- **Doors, Windows, and Appliances**
- **Look for signs of water intrusion**

