

SMITH APPRAISAL SERVICES INC.

The following table is a guide to help identify Common Area (Hazard Insurance) coverage responsibilities for unit owners and the condominium association based on compliance with Florida Statute 718.

Hazard Insurance Florida Statute 718 - Condominium Building	Hazard Coverage Building Inclusions	Hazard Coverage Building Inclusions
Construction Materials	Unit Owner Responsibility	Condo Association Responsibility
Exterior - Wall Frame to Interior Drywall		Included
Exterior - Wall Finish		Included
Exterior - Windows		Included
Exterior - Roof (All Construction Components)		Included
Exterior - Foundation	N/A	N/A
Interior - Wall Frame (Metal/Wood Studs, Concrete, etc.)		Included
Interior - Wall Frame (Insulation, Plumbing, Electrical, etc.)		Included
Interior - Wall Frame Finish (Drywall, Plaster, Plywood, etc.)		Included
Interior - Wall Covering (Paint, Wallpaper, Tile, Stucco, etc.)	Included	
Interior - Ceiling Frame (Metal/Wood Studs, Concrete, etc.)		Included
Interior - Ceiling Frame (Insulation, Plumbing, Electrical, etc.)		Included
Interior - Ceiling Frame Finish (Drywall, Plaster, Plywood, etc.)		Included
Interior - Ceiling Covering (Paint, Wallpaper, Stucco, Tile, etc.)	Included	
Interior - Floor Frame (Metal/Wood Studs, Concrete, etc.)		Included
Interior - Floor Frame (Insulation, Plumbing, Electrical, etc.)		Included
Interior - Floor Frame Finish (Unfin Wood, Composite, Metal, etc.)		Included
Interior - Floor Covering (Carpet, Wood, Tile, Finished Wood, etc.)	Included	
Interior - Bathtub, Shower Enclosure, Sink, Commode, etc.)		Included
Interior - Built-in Cabinets and Countertops	Included	
Interior - Appliances (All)	Included	
Interior - Electrical Fixtures	Included	
Interior - Window Treatments (Drapes, Blinds, Hardware, etc.)	Included	
HVAC (Heating, Cooling, Ventilation, etc.)		Included
Water Heaters, Water Filters, etc.	Included	

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The following table is a guide to help identify Flood Insurance coverage responsibilities for unit owners and the condominium association based on the National Flood Insurance Program Guidelines.

Flood Insurance	Flood Coverage	Flood Coverage
National Flood Insurance - Condominium Building	Building Inclusions	Building Inclusions
Construction Materials	Unit Owner Responsibility	Condo Association Responsibility
Exterior - Wall Frame to Interior Drywall		Included
Exterior - Wall Finish		Included
Exterior - Windows		Included
Exterior - Roof (All Construction Components)		Included
Exterior - Foundation		Included
Interior - Wall Frame (Metal/Wood Studs, Concrete, etc.)		Included
Interior - Wall Frame (Insulation, Plumbing, Electrical, etc.)		Included
Interior - Wall Frame Finish (Drywall, Plaster, Plywood, etc.)		Included
Interior - Wall Covering (Paint, Wallpaper, Tile, Stucco, etc.)		Included
Interior - Ceiling Frame (Metal/Wood Studs, Concrete, etc.)		Included
Interior - Ceiling Frame (Insulation, Plumbing, Electrical, etc.)		Included
Interior - Ceiling Frame Finish (Drywall, Plaster, Plywood, etc.)		Included
Interior - Ceiling Covering (Paint, Wallpaper, Stucco, Tile, etc.)		Included
Interior - Floor Frame (Metal/Wood Studs, Concrete, etc.)		Included
Interior - Floor Frame (Insulation, Plumbing, Electrical, etc.)		Included
Interior - Floor Frame Finish (Unfin Wood, Composite, Metal, etc.)		Included
Interior - Floor Covering (Carpet, Wood, Tile, Finished Wood, etc.)		Included
Interior - Bathtub, Shower Enclosure, Commode, etc.)		Included
Interior - Built-in Cabinets and Countertops		Included
Interior - Appliances (All)		Included
Interior - Electrical Fixtures		Included
Interior - Window Treatments (Drapes, Blinds, Hardware, etc.)		Included
HVAC (Heating, Cooling, Ventilation, etc.)		Included
Water Heaters, Water Filters, etc.		Included