HO6 Starting point for coverage A (building) Amounts

Assume 1500 square foot average quality construction

Statutorily Required

$ _____	Interior Paint
$ _____	Carpet, tile, vinyl
$ _____	Ceiling tile, popcorn, etc
$ _____	Interior lights
$ _____	Ceiling fans
$ _____	Exhaust fans
$ _____	Range
$ _____	Built in microwave
$ _____	Dishwasher
$ _____	Refrigerator
$ _____	Garage disposal
$ _____	Water heater
$ _____	Water filtration system
$ _____	Kitchen cabinets
$ _____	Laundry room cabinets
$ _____	Counter tops
$ _____	Curtains, blinds & hardware

Additions/Upgrades

$ _____	Enclosed porch
$ _____	Bath tubs
$ _____	Sinks
$ _____	Toilets
$ _____	Windows
$ _____	Shutters
$ _____	New interior walls
$ _____	
$ _____	
$ _____	
$	

Worse Case Scenario Items

$ _____	
$ _____	
$ _____	
$ _____	
$ _____	

Additional items to discuss with your agent/carrier:

* Contents
* Liability
* Rental of your unit
* Loss assessment
* Back up of sewers & drains plus other water related losses
* Loss of use or additional living expenses
* Vacancy of the unit
* Limitations - money, gold, silver, jewelry, firearms, business property, furs watches, etc.
* Flood Insurance

FIRE / WIND / EXTENDED COVERAGE

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.

Residential Building Elements – Hazard Insurance	Unit Owner Insurance Responsibility	Condo Association Insurance Responsibility
A. VERTICAL WALLS		
1. Exterior Building Walls		
A. Mesh, Lath, Sheathing, Glass, Block, Stucco (Painted)		X
B. Studs, Insulation		X
C. Unfinished Sheet Rock/Drywall		X
D. Interior Wall Area of Exterior Wall (Paint, Tile or Wallpaper or Other Wall Coverings)	X	
2. Unit Interior Walls Including Party Walls		
A. Block, Studs, Insulation		X
B. Unfinished Sheet Rock/Drywall		X
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)	X	
3. Common Area Interior Walls		
A. Block, Studs, Insulation		X
B. Unfinished Sheet Rock/Drywall		X
C. Interior Wall Area (Paint, Tile or Wallpaper or Other Wall Coverings)		X
B. HORIZONTAL FLOORS INCL. CEILINGS		
1. Unit Interior Floors		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings	X	
2. Common Area Floors		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings		X
3. Unit Interior Ceilings And Roof Area		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		X
B. Paint And Texture Finishes (Popcorn, etc.)	X	
4. Common Area Ceilings And Roof Area		
A. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
B. Paint And Texture Finishes (Popcorn, etc.)		X
C. ROOFING –UNIT INTERIOR & COMMON AREAS		
A. All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
I.		
D. MISCELLANEOUS UNIT INTERIOR FIXTURES		
A. Electrical Fixtures, Appliances, Cabinets, Counters Water Heaters	X	
A. HVAC System, Duct Work and Assoc. Fixtures		X