



## Condo Unit Owner (HO 6) and Condo Associations

This coverage guide provides some basic information to assist in determining what portions of damage are covered under the condo association policy and the unit owner policy. The association policy is intended to be primary and the unit owner policy is written to be excess.

Due to Florida Statute some items are required to be excluded from the Association policy. These excluded items include all personal property within the unit or limited common elements, floor, wall and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and counter tops, window treatments (including curtains, drapes, blinds, hardware, and similar window treatment components or replacements).

### Association Provides Coverage for:

Drywall	Plumbing fixtures
Interior doors	Framing
Siding and exterior fixtures	Rough electrical and plumbing
Roof	Baseboard and similar trim
Exterior windows and doors	Air conditioning units (except window units)

### Unit Owner (HO-6) Provides Coverage for:

Personal property within the unit or limited common areas	Paint, wallpaper or similar wall and ceiling coverings
Carpet, hardwood or similar floor coverings	Light fixtures inside the unit
Kitchen cabinets and counter-tops	Drapes, blinds, or similar window coverings
Bathroom vanities	Water heaters and filters
Appliances	Owner improvements *See FAQs



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### Frequently Asked Questions

**What if the unit owner has replaced an item or upgraded an item that is normally covered by the association with a more expensive product?** Then the association policy would cover cost of what was originally in the unit and the unit owner policy would cover the increased cost.

**What if an item only needs to be removed and reset and not replaced?** If any non-covered and undamaged item needs to be removed and reset due to a covered loss on either policy, then that item would be added to the estimate to affect the repair. For instance, the remove and reset of an undamaged commode to replace a damaged tile floor would be added to the unit owner estimate. Similarly if an undamaged cabinet or vanity needed to be removed and reset to affect repairs to damaged drywall, then the remove and reset of the cabinet would be added to the association estimate.

**What are floor coverings?** Carpet, parquet, wood, rugs, vinyl, cork, bamboo or tile would be examples.

**What are wall coverings?** Paint, wallpaper, texture, tile, wood, panels, faux brick or upholstery would be examples.

**What are ceiling coverings?** Paint, wallpaper type products, texture, tiles (acoustical, tin or metal), fabrics, wood panels, or medallions are examples.

**What is considered an electrical fixture?** Any electrical device that is fastened to the wall or ceiling used to hold lamps. Ceiling lights, sconces, can-lights would be examples.

**How about a bathroom fan, would it be an appliance or an electrical fixture?** A bathroom exhaust fan depending on if it had a light could be considered both. However it would only be covered under the unit owner policy.

**What is the definition of an appliance?** An appliance is a piece of equipment usually operated by gas or electricity, for use in the home for the performance of domestic chores. Some basic examples are refrigerators, range or oven, kitchen range hood and dishwasher.

**For a cabinet to be built-in does it have to be actually built into the wall?** No, the intent of the statute means attached to the wall in some manner.

**What does the term hardware in the statute refer to?** The term hardware is restricted to hardware for curtains or drapes. This would include items such as the rod, bracket or tie-backs.

**There are significant differences in the policy language for the unit owner and the association policies such as the amounts covered for debris removal, and increased cost of construction versus the ordinance or law coverage for example. It is expected the appropriate policy would be reviewed to formulate coverage decisions.**