

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 718.111.

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