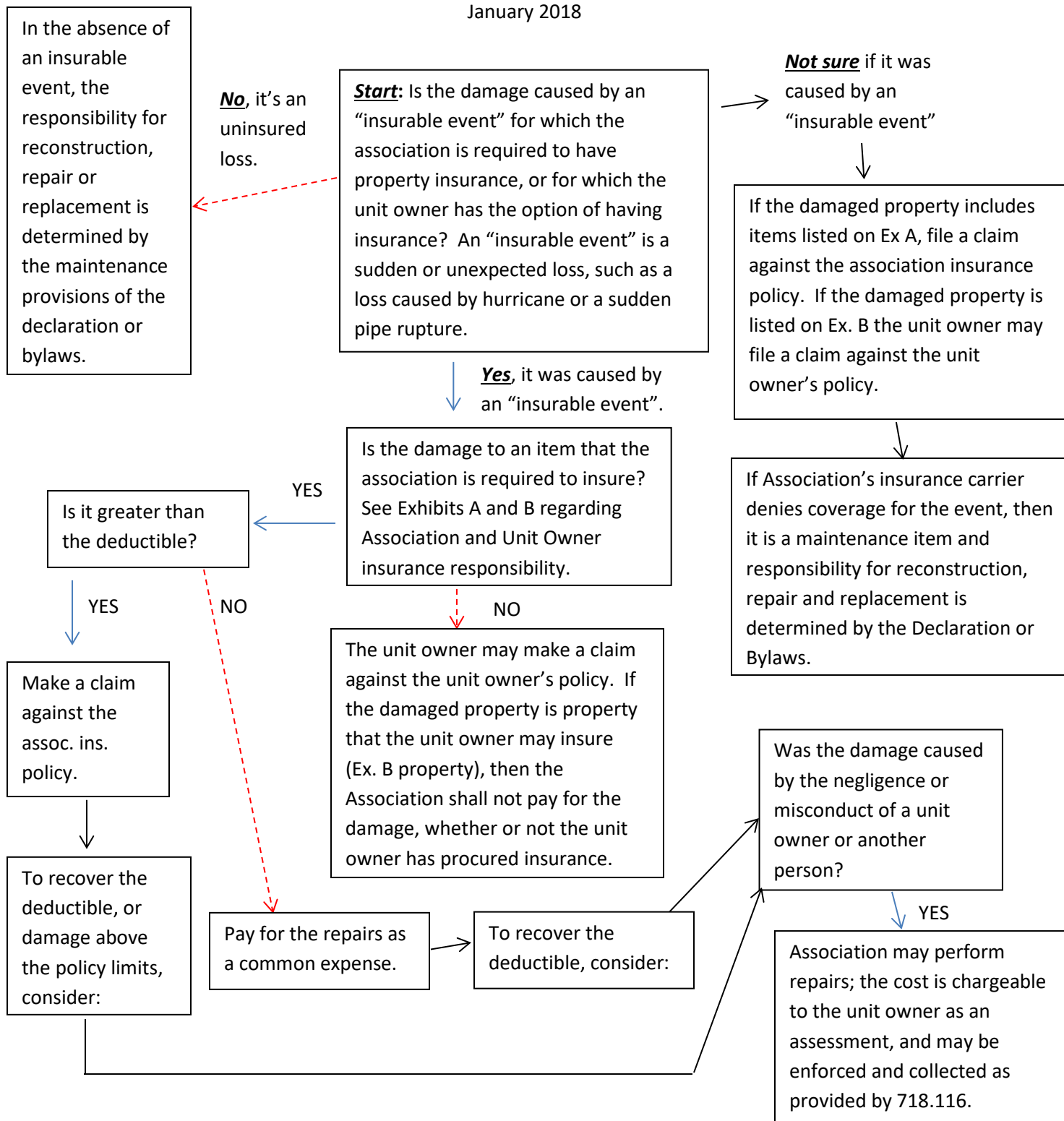


YOUR CONDOMINIUM HAS BEEN DAMAGED.

NOW WHAT?

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DISCLAIMER: THIS CHART IS NOT INTENDED TO CONSTITUTE LEGAL ADVICE. WHEN A CONDOMINIUM ASSOCIATION HAS EXPERIENCED A PROPERTY LOSS, THE ASSOCIATION SHOULD CONSULT WITH ITS LEGAL COUNSEL TO DETERMINE WHAT COURSE OF ACTION IS APPROPRIATE IN CONSIDERATION OF THE FACTS, THE CONDOMINIUM GOVERNING DOCUMENTS, AND FLORIDA LAW.

Exhibit A

List of Items the Condominium Association is Required to Insure

Under §718.111 (11) (f), Florida Statutes

Every property insurance policy issued or renewed on or after January 1, 2009, for the purpose of protecting the condominium must provide primary coverage for:

1. All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications.
2. All alterations or additions made to the condominium property or association property pursuant to s. 718.113(2). These are material alterations that have been made to the common element.*

*Except: the Association is not obligated to pay for reconstruction or repair expenses due to property loss for any improvements installed by a current or former owner of the unit, or by the developer, if the improvements *benefited only the unit* for which it was installed and is *not part of the standard improvements* installed by the developer on all units as part of the original construction, whether or not the improvement is located within the unit. Any obligations regarding recovery under an insurance policy implemented specifically for the improvement would still apply.

Exhibit B

List of Items the Unit Owner at His Option May Insure

Under §718.111 (11) (f), Florida Statutes

All personal property within the unit or limited common elements, and floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit.