

# Building Insurance Information

Dear Owners,

Under Florida Law, condominiums are required to have flood insurance when located near the water. Also, the law requires the Association to maintain insurance on the buildings which includes the roof and windows.

Below you will find two tables. One table is a guide to help identify Flood Insurance coverage responsibilities for unit owners and condominium associations based on the National Flood Insurance Program Guidelines and the second table is a guide to identify Hazard Insurance coverage responsibilities for unit owners and condominium associations based on compliance with Florida Statute 718.

If you need additional insurance coverage or proof of insurance please contact the below mentioned.

Please provide this information, if applicable, when asking for a request for proof of insurance.

- Name of the Association
- Name(s) of unit owners or prospective unit owner(s)/borrower(s)
- Property address and unit number
- Loan, reference, or account number

If your mortgage company requests more coverage over and above our coverage of \$169,000 per unit, you may want to get a quote from our agent listed below.

<b>Hazard Insurance</b> is handled by  <b>Brown &amp; Brown</b> INSURANCE® <a href="http://www.bbinsurance.com">www.bbinsurance.com</a>	Phone: 239-278-0278 Fax: 239-278-5306	E-mail: <a href="mailto:evidence@bbftmyers.com">evidence@bbftmyers.com</a>
<b>Flood Insurance</b> is handled by  <b>AmeriFlood</b> <a href="http://www.ameriflood.com">www.ameriflood.com</a>	Phone: 800-263-7435 Fax: 800-263-5663	E-mail: <a href="mailto:jbajza@ameriflood.com">jbajza@ameriflood.com</a> E-mail: <a href="mailto:dbajza@ameriflood.com">dbajza@ameriflood.com</a>

Respectfully,  
James Walker  
Punta Rassa Condominium Association Manager

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

Residential Building Elements – Flood Insurance	Unit Owner Insurance Responsibility	Condo Assoc Insurance Responsibility
<b>A. VERTICAL WALLS</b>		
<b>1. Exterior Building Walls</b>		
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
<b>2. Unit Interior Walls Including Party Walls</b>		
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>3. Common Area Interior Walls</b>		
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>B. HORIZONTAL FLOORS INCL. CEILINGS</b>		
<b>1. Unit Interior Floors</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings		X
<b>2. Common Area Floors</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings		X
<b>3. Unit Interior Ceilings And Roof Area</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		X
B. Paint And Texture Finishes (Popcorn, etc.)		X
<b>4. Common Area Ceilings And Roof Area</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
B. Paint And Texture Finishes (Popcorn, etc.)		X
<b>C. ROOFING –UNIT INTERIOR &amp; COMMON AREAS</b>		
All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
<b>D. MISCELLANEOUS UNIT INTERIOR FIXTURES</b>		
Electrical Fixtures, Appliances, Air Handlers, Water Heaters And Cabinetry		X

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The following table is a guide to help identify Hazard Insurance coverage responsibilities for unit owners and condominium associations based on compliance with Florida Statute 718.

Residential Building Elements – Hazard Insurance	Unit Owner Insurance Responsibility	Condo Assoc Insurance Responsibility
<b>A. VERTICAL WALLS</b>		
<b>1. Exterior Building Walls</b>		
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	
<b>2. Unit Interior Walls Including Party Walls</b>		
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>3. Common Area Interior Walls</b>		
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>B. HORIZONTAL FLOORS INCL. CEILINGS</b>		
<b>1. Unit Interior Floors</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings	X	
<b>2. Common Area Floors</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor Coverings		X
<b>3. Unit Interior Ceilings And Roof Area</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		X
B. Paint And Texture Finishes (Popcorn, etc.)	X	
<b>4. Common Area Ceilings And Roof Area</b>		
A. Concrete, Gypcrete, Framing, Plywood, Insulation, Sheet Rock or Drywall		X
B. Paint And Texture Finishes (Popcorn, etc.)		X
<b>C. ROOFING –UNIT INTERIOR &amp; COMMON AREAS</b>		
All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
<b>D. HVAC</b>		
All HVAC Components, including Air Handlers, Compressors Servicing a Single Unit		X
<b>E. MISCELLANEOUS UNIT INTERIOR FIXTURES</b>		
Electrical Fixtures, Appliances, Water Heaters And Cabinetry	X	

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