Flood Coverages
Association Master Policy & Unit Owner Responsibilities

Master RCBAP Policy: The Association's master flood policy covers direct physical loss by flooding to the residential condominium building including all units and improvements within the building. The following fixtures, machinery and equipment are covered as well, as long as items were initially installed by the builder or are replacements of like kind and quantity.

Replacement Cost

Cupboards & Bookcases (Permanently Installed)	$
Paneling & Wallpaper (Permanently Installed)	$
Pumps & Machinery (Within Footprint of Building)	$
Walls & Mirrors (Permanently Installed)	$
Hot Water Heaters (Includes Solar Water Heaters)	$
Walls & Flooring Finished & Unfinished (*Non-Carpet i.e. Wood, Vinyl, Laminate*)	$
Doors & Interior Non-Load Walls (Interior & Exterior)	$
Bath Tubs, Sinks & Toilets	$
Drywall & Sheetrock	$
Furnaces	$
Light Fixtures	$
Central Air Conditioners	$
Blinds	$

Elevator Equipment	$
Fire Extinguishing Apparatus	$
Fire Sprinkler Systems	$
Walk-in Freezers	$
Kitchen Cabinets	$
Plumbing Fixtures	$
Radiators	$
Closet Doors & Rods	$

Actual Cash Value

Outdoor Antennas & Aerials (Fastened To Buildings)	$
Dishwasher & Microwaves (Built In)	$
Awnings & Canopy's	$
Garbage Disposal Units	$
Ranges	$
Refrigerators	$
Stoves	$
Carpet & Carpet Pad (Permanently Installed)	$

Unit Owners Flood Policy: The following items are not covered under the Association's master policy and must be covered under the unit owner/residents personal flood policy or be expected to be covered out of pocket.

Actual Cash Value

Furniture	$
Rugs	$
Hangings	$
Glassware	
Computer(s)	$
Bedding	$
Linens	$
Paintings, Prints & Photos	$
Chinaware	$
TV, VCR, DVD Player, Stereo, Tapes, CDs, Etc.	$

Actual Cash Value

Sports Equipment	$
Cameras & Photographic Equipment	$
Wardrobe	$
Books	$
Jewelry, Paintings, Prints & Photos (Max Limit of $2,500)	$
Portable or Window A/C Unit	$
Other	$
Total (Contents)	$

IMPORTANT

If any of the attached items are in an enclosure below the lowest living floor then there is no coverage due to the association being built after January 1st 1975

****PLEASE NOTE****

This document applies only in the situation of a covered insurable event & is a general example. This is not an exact summary of the Association's policy or a binding agreement.

Unit Owner vs. Association Flood Insurance Coverage Areas

This diagram is provided for illustration purposes only as a general example and is not an exact summary of the Association's policy or a binding agreement of coverage on your personal policy.

Unit Owner Responsibility

1. **Furniture**
2. **Rugs**
3. **Computers**
4. **Bedding**
5. **Linens**
6. **Paintings, Prints, Photos**
7. **TV, VCR, Dvd Player, Stereos, Tapes**
8. **Jewelry**
9. **Wardrobe**
10. **Glasswear**

Association Responsibilities

- **A. Cupboards & Bookcases (Permanently Installed)**
- **B. Hot Water Heaters**
- **C. Walls & Mirrors**
- **D. Floorings**
- **E. Doors**
- **F. Bath Tubs, Sinks, Toilets**
- **G. A/C Unit**
- **H. Blinds**
- **I. Closet Doors**
- **J. Plumbing Fixtures**
- **K. Kitchen Cabinets**
- **L. Stoves**

IMPORTANT

If any of the attached items are in an enclosure below the lowest living floor then there is no coverage due to the association being built after January 1st 1975

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