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Unit Owner Insurance Responsibilities (HO-6)

Per Florida Statute 718	Amount
Interior Paint	\$
Carpet	\$
Tile / Vinyl	\$
Ceiling Tiles / "Popcorn"	\$
Interior Lights	\$
Ceiling Fans	\$
Exhaust Fans	\$
Stove / Oven	\$
Built In Microwave	\$
Dishwasher	\$
Refrigerator	\$
Garbage Disposal	\$
Water Heater	\$
Water Filtration Systems	\$
Kitchen Cabinets	\$
Bathroom Cabinets	\$
Laundry Room Cabinets	\$
Counter Tops	\$
Curtains, Blinds & Hardware	\$
Total	\$

Upgrades & Additions	Amount
Bath Tubs	\$
Sinks	\$
Toilets	\$
Windows	\$
Interior Shutters	\$
New Interior Walls	\$
Other _____	\$
Other _____	\$
Other _____	\$
Total	\$

Per Florida Statute 718 Total	\$
Upgrades & Additions Total	\$
Coverage A- Dwelling Total	\$

Coverage C- Personal Property	Amount
Furniture	\$
Rugs	\$
Hangings	\$
TV, VCR, DVD Player, Stereo, Tapes, CDs, Etc.	\$
Computer(s)	\$
Bedding	\$
Linens	\$
Paintings, Prints, Photos	\$
Chinaware	\$
Glassware	\$
Sports Equipment	\$
Cameras & Photographic Equipment	\$
Wardrobe	\$
Books	\$
Jewelry	\$
Other _____	\$
Other _____	\$
Other _____	\$
Other _____	\$
Total	\$

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 Hazard 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. Ceiling Tiles/ "Popcorn"
2. Refrigerator
3. Dishwasher
4. Kitchen Cabinets
5. Water Heater
6. Carpet
7. Window Treatments
8. Rugs
9. Paintings, Prints, Photos
10. Bedding

Association Responsibility

- A. Drywall
- B. Bathtubs
- C. Entire HVAC System
- D. Toilets
- E. Interior Doors
- F. Unfinished Floors
- G. Roofs
- H. Exterior Doors
- I. Exterior Storm Shutters

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