



Town Shores Master Association  
 3210 59<sup>th</sup> St. S.  
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## Insurance Responsibilities

Hazard Policies are required by Florida Statute 718 to provide coverage for the building components as listed below as the "Association" responsibility and the Unit Owners are required to insure themselves under a "Unit Owner HO6" policy to cover their insurance responsibilities. A hazard policy covers the following perils: Fire, Lightning, Explosion, Windstorm and Hail (including Hurricane), Smoke, Aircraft or Vehicles, Riot or Civil Commotion, Vandalism, Sprinkler Leakage, Sinkhole Collapse, Volcanic Action, Breakage of Glass, Falling Objects, Weight of Ice or Sleet or even Snow, Water Damage (sudden and accidental water leaks), and Theft (personal property).

Flood Policies for the Association are normally written on a Residential Condo Building Association Policy (RCBAP), the policy is required if the property is located in a Special Flood Hazard Zone. Unit Owners can purchase policy for items not covered under the Association's Policy. The peril or cause of loss is flooding from rising water.

Insurance Responsibilities	Hazard Policy		Flood Policy	
	Association	Unit Owners	Association	Unit Owners
<b>Building Components</b>				
<i>Building</i> , brick, stucco, insulation to include interior walls (unfinished drywall). All units and common areas <i>structural</i> floor, ceiling walls & windows. Coverage extends for the roof and its' coverings.	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>
<i>Common Areas</i> – Building to include finishes paint, floor coverings, fans & interior furnishings if coverage is requested.	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>
<b>Unit Interior Components</b>				
Air Conditioning & Heating Units for <i>Insurance Responsibilities only, effective 7/2008</i>	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>
Floor covering; carpet or tile, wall & ceiling finishes	<u>NO</u>	<u>YES</u>	<u>YES</u>	<u>NO</u>
Appliances	<u>NO</u>	<u>YES</u>	<u>YES</u>	<u>NO</u>
Cabinets and Countertops	<u>NO</u>	<u>YES</u>	<u>YES</u>	<u>NO</u>
Electrical Fixtures	<u>NO</u>	<u>YES</u>	<u>YES</u>	<u>NO</u>
Water Heaters and Water Filters	<u>NO</u>	<u>YES</u>	<u>YES</u>	<u>NO</u>
Window Treatments	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>YES</u>
Personal Belongings (Clothing, Furniture, etc.	<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>YES</u>

Revised 01/18/2016