

718 Statute

Who is Responsible for What Property After an Insurable Loss

Association Responsibility

Swimming Pool
Clubhouse
Walkways
Elevators
Light Poles/Exterior Lighting
Signs
Tennis Courts & Sports Courts
Storm Shutters/Hurricane Shutters
Drywall
Interior Non-Load Bearing Walls
HVAC Equipment (Air Handlers, Thermostats, Compressors, Duct Work, etc)
Interior Doors (as installed by developer or like kind & quality replacement - updates are responsibility of unit owners)
Windows (as installed by developer or like kind & quality replacement - updates are responsibility of unit owners)
Exterior Doors (as installed by developer or like kind & quality replacement - updates are responsibility of unit owners)
Toilets (as installed by developer or like kind & quality replacement - updates are responsibility of unit owners)
Sinks (as installed by developer or like kind & quality replacement - updates are responsibility of unit owners)
Bath Tubs (as installed by developer or like kind & quality replacement - updates are responsibility of unit owners)
Baseboards (as installed by developer or like kind & quality replacement - updates are responsibility of unit owners)
Crown Molding (as installed by developer or like kind & quality replacement - updates are responsibility of unit owners)

Unit Owner Responsibility

Floor, Wall & Ceiling Coverings
Electrical Fixtures Inside the Unit
Appliances
Water Heaters
Water Filters
Built-in Cabinets & Countertops
Window Treatments (Curtains, Drapes, Blinds, Hardware & Similar Window Components)
Contents (Furniture, Clothing, Jewelry, etc)

Keep in mind that any maintenance losses (examples - water intrusion through failed window seal, or failed shower grout, or frozen AC system, etc) are NOT insurable losses. The party responsible in these cases is determined by the association documents, not 718.



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