

## Water Damage Incident Reported

**Stop Water / Start Mitigation / Contact Owners Involved**

## Determine Cause of Water Damage

### Insurable Peril

Typically, Water damage is sudden in nature

*EXAMPLE: Pipe Burst*

**Damage to Assoc. Prop. Exceeds Assoc. Ded.**

**Damage to Assoc. Prop. DOES NOT Exceed Assoc. Ded.**

**File Claim with Assoc. Ins. Agent**

**Handle as Common Expense for Assoc.**

**Did Unit Owner or Tenant Cause Water Damage Intentionally, Negligently or by Failing to Follow Rules & Regs of Association?**

**YES**

**NO**

**You Can Assess the Ded. or Any Amounts NOT Covered by Ins. Against the Owner.**

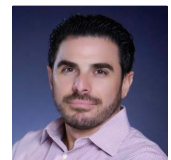
**Recommend Consulting Attorney**

### Maintenance Peril

Typically, water damage occurs for a long time before damage is discovered

*EXAMPLE: Gradual Shower Grout Leak*

**Assoc. Documents Determine What Party Covers What Property**



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