



**Erica Davis**

Sep 7, 2021, 11:59 AM (1 day ago)

to me, stobryan@cisco.com, emerickwl@comcast.net, Diane

Good morning,

Diane is out of the office today with limited access to her emails. She asked that I respond.

For Flood insurance, the association is covering the building structure, in its entirety, including the finish items inside the units. The unit owner should insure their Contents, or anything they would take with them if they were to move. The flood policy will cover improvements to the units, however, being that the appraiser does not enter every unit, I recommend the unit owner insure any improvements that may have been made, such as updated kitchens or baths, etc. These improvements would be covered under "Building" coverage, and can also be used should the owners be assessed for a flood related loss by the association.

The Hazard coverage (Fire/Wind) is mandated by State Statute 718, which says the association is responsible to insure the building structure, up to and including the drywall inside the unit. The unit owner is then responsible to insure the finish items inside their unit, such as wall, floor and ceiling coverings, built-in cabinets, water heaters, appliances, etc. They should also insure their Contents as well.

I hope this clarifies the coverages provided by both. If you have any further questions, please let me know.

Thank you,

**Erica Davis**

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