



Dear Unit Owners,

*PCS Insurance Group understands the importance of annual lender requirements for Certificates of Insurance. To make the process of obtaining certificates of insurance as easy as possible, please find multiple options below in regards to obtaining certificates of insurance.*



**Email:**

Email the request letter from your mortgage lender to [certificates@pcsins.com](mailto:certificates@pcsins.com)



**Mail:**

Mail a copy of the request letter to the address below.



**Fax:**

Fax the request letter from your mortgage lender to (813) 388-4598



**Website:**

Go to our website [www.pcsins.com](http://www.pcsins.com) and fill out the certificate request.

*If the unit owners or lenders have any questions while trying to obtain a certificate of insurance, please feel free to contact us directly.*

*Sincerely,*  
PCS Insurance Group, Inc.

**PCS Insurance Group Inc**

3315 Henderson Boulevard, Suite 200 Tampa, Florida 33609

**Phone:** 813/868.1010 • **Web:** [www.pcsins.com](http://www.pcsins.com) • **E-mail:** [info@pcsins.com](mailto:info@pcsins.com)



# HAZARD INSURANCE RESPONSIBILITIES AS GOVERNED BY FLORIDA STATUTE 718

DESCRIPTION	CONDOMINIUM ASSOCIATION RESPONSIBILITY	INDIVIDUAL UNIT OWNER RESPONSIBILITY
<b>1. ROOF AND ROOF COVER</b> Structural Framing and Roof Cover	YES	NO
<b>2. EXTERIOR WALLS</b> Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Etc.	YES	NO
<b>3. UNIT INTERIOR WALLS</b> Party walls, Unfinished Drywall Insulation, Metal and Wood Studs	YES	NO
<b>4. COMMON AREA</b> Interior Walls, Studs, Block and Drywall Floor, Wall, and Ceiling Finishes	YES	NO
<b>5. UNIT INTERIOR</b> Floor, Wall & Ceiling Finishes, Paint, Carpet, Tile, Etc	NO	YES
<b>6. UNIT AND COMMON AREA</b> Structural Floors Structural Ceilings Structural Walls	YES YES YES	NO NO NO
<b>7. COMMON AREA AIR CONDITIONERS</b>	YES	NO
<b>8. COMMON AREA ELECTRICAL</b>	YES	NO
<b>9. INTERIOR UNIT COMPONENTS</b> Appliances Electrical Fixtures Air Conditioners Water Heaters Cabinets	NO NO YES NO NO	YES YES NO YES YES

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# UNIT OWNER vs ASSOCIATION HAZARD INSURANCE COVERAGE AREAS

This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance. We recommend you to review Florida Condominium Statute 718 and your specific condominium documents for updated insurance and maintenance responsibilities.

## Unit Owner Responsibilities – Hazard Insurance

- 1** Bathtub / Shower
- 2** Toilet
- 3** Bathroom Sink
- 4** Wall/Floor/Ceiling Coverings including paint, wallpaper, tile, wood, carpet, laminate etc.
- 5** Electrical Outlets & Fixtures
- 6** Interior Doors
- 7** Refrigerator
- 8** Oven/Stove & Hood
- 9** Counter Tops & Cabinets
- 10** Kitchen Sink
- 11** Dishwasher
- 12** Light Fixtures
- 13** Water Heaters & Water Filters
- 14** Window Treatments, including curtains, drapes, blinds and all hardware

## Association Responsibilities – Hazard Insurance

- A** Hot/Cold Water Pipes including Fire Systems/Sprinklers
- B** Perimeter/Load Bearing Walls including Common/Party walls
- C** Electrical Wiring
- D** Balcony/Porches/Stairs
- E** Unfinished Drywall/Wallboard
- F** Roofs to include covering, insulation & trusses
- G** Unfinished Floors
- H** Exterior Doors
- I** Windows/Sliding Glass Doors
- J** A/C & Heating unit including Compressor

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