

Condominium Association: Residential Building Elements Hazard Insurance	Unit Owner Insurance Responsibility	Condo Association Insurance Responsibility
A. Vertical Walls		
1. Exterior Building Walls		
A. Mesh, Lath, Sheathing, Glass, Block, Stucco		X
B. Studs, Insulation		X
C. Unfinished Sheet Rock / Drywall		X
D. Interior Wall Area of Exterior Wall	X	
2. Unit Interior Walls Including Party Walls		
A. Block, Studs, Insulation		X
B. Unfinished Sheet Rock / Drywall		X
C. Interior Wall Area (paint, tile or wallpaper)	X	
3. Common Area Interior Walls		
A. Block, Studs, Insulation		X
B. Unfinished Sheet Rock / Drywall		X
C. Interior Wall Area (paint, tile or wallpaper)		X
B. Horizontal Floors Incl. Ceilings		
1. Unit Interior Floors		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor coverings	X	
2. Common Area Floors		
A. Concrete, Gypcrete, Framing, Plywood, Insulation		X
B. Floor coverings		X
3. Unit Interior Ceilings And Roof Area		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		X
B. Paint And Texture Finishes (popcorn, etc.)	X	
4. Common Area Ceilings And Roof Area		
A. Concrete, Gypcrete, Framing, Plywood, Insulation Sheet Rock or Drywall		X
B. Paint And Texture Finishes (popcorn, etc.)		X
C. Roofing - Unit Interior & Common Area		
1. All Framing, Structural Supports, Decking, Insulation and Roof Cover		X
D. Miscellaneous Unit Interior Fixtures		
1. Electrical Fixtures, Appliances, Water Heaters and Cabinetry	X	
E. Miscellaneous Association Fixtures		
1. Air Handlers, duct work, compressors, thermostats, etc		X