

REAL ESTATE

# Who Covers What? A Hurricane Coverage Guide for Condo Boards

When a hurricane strikes your Florida community, owners will turn to you with hard questions. Whose policy pays for the roof? What about the damage inside a unit? You need a clear grasp of where the master policy fits, where owner coverage takes over, and what to tell owners before the wind arrives. This guide helps you lead that conversation.

## What Your Master Policy Covers

Your association carries the master property and windstorm policy to protect the building and the spaces everyone shares. Florida Statute 718.111 spells out what that policy must insure. Generally, it covers:

- The building structure, including the roof and exterior walls
- Common elements, such as hallways, the lobby, and shared amenities
- Main building systems like electrical, plumbing, HVAC, and elevators (the shared systems that service multiple units)

You'll often hear that the master policy stops "at the drywall." This phrase works as quick shorthand, though the statute draws the actual line. Your coverage choices shape the financial safety net for every owner, so know that boundary well.





## Statute Overrides the Condo Documents

Here's a point that trips up plenty of boards. When it comes to insurance, Florida Statute 718.111 controls. It overrides your condo declaration and bylaws on insurance matters. Even if your documents say something different, state law decides what the association must insure and what falls to owners.

Keep one distinction sharp: insurance responsibility and maintenance responsibility are not the same thing. Your condo documents still specify who maintains and repairs different parts of the property. The statute governs the insurance side. Knowing where those two ideas split helps you answer owner questions after a loss.

## Plan for the Hurricane Deductible

Master policies carry a percentage hurricane or wind deductible, not a flat dollar figure. On a large loss, that number climbs fast. Sit down with your agent and confirm three things:

- 1 The deductible amount and how it applies (whether a master policy covers the full building limit per the appraisal or a wind sublimit)
- 2 Whether your reserves can cover it
- 3 How you'd fund any gap (an unfunded deductible can force a special assessment, and owners rarely take that news well)



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## What to Communicate Before a Storm

Clear, repeated messaging helps prevent disputes after a loss. Remind owners that the master policy does not insure what sits inside their units. Florida Statute 718.111 specifically carves out those items and pushes them onto each owner's HO-6 policy. Tell owners they are responsible for insuring:

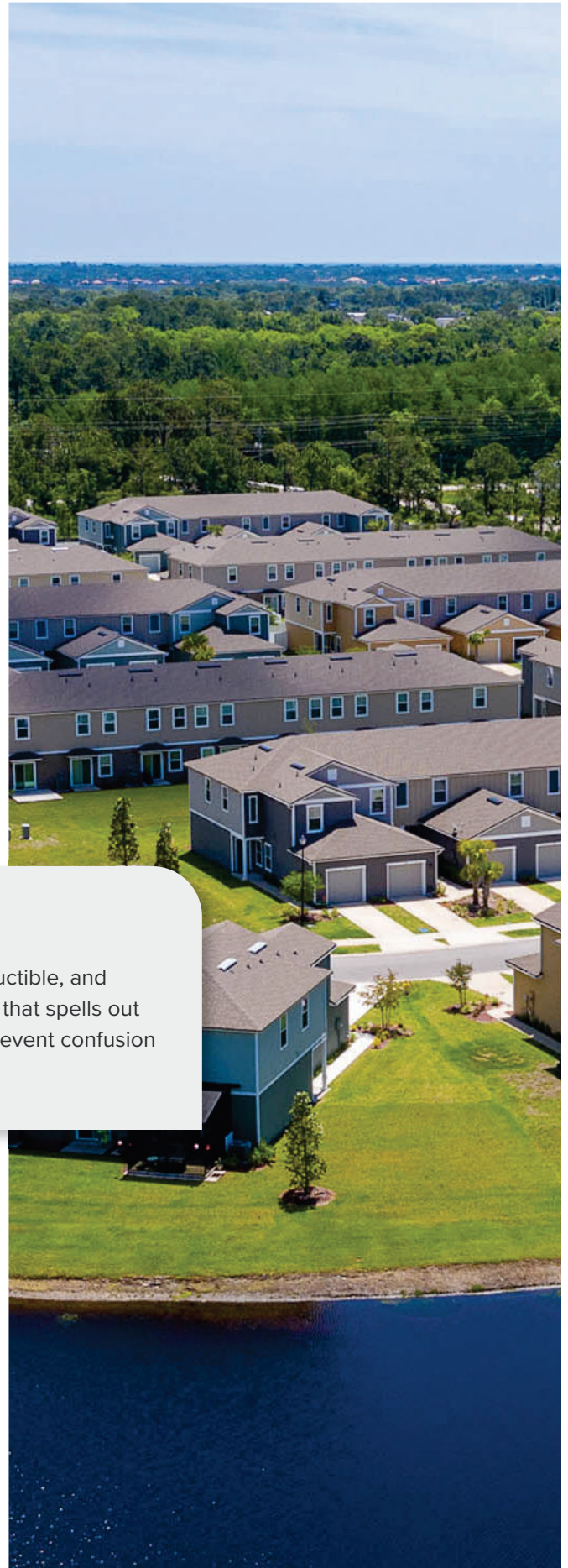
- Floor, wall, and ceiling coverings
- Electrical fixtures and appliances
- Water heaters and water filters
- Built-in cabinets and countertops
- Window treatments, curtains, and their hardware
- Components and replacements of all the above
- Any improvements or additions made to the unit

Owners need to hear two more points clearly: First, many Florida HO-6 carriers have tightened water-damage limits, often because of a building's age or a history of prior claims. Owners should review their declarations page and ask their agent what limits apply.

Second, an HO-6 policy never includes flood coverage. If a storm surge floods a unit, that policy simply won't respond, so owners need a separate flood policy to protect their personal property (e.g., furnishings and other belongings).

### Your Next Step

Meet with your agent and review the master policy, the deductible, and your funding plan. Then send owners a plain-language note that spells out their responsibilities. A short conversation today can help prevent confusion when the next storm tests your coverage





## Ready to find your solutions? Let's chat.

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