

Condominium (condo) insurance—sometimes called **HO-6 insurance**—is designed specifically for condo owners. Since you share walls, roofs, and common areas with other owners, your coverage works a little differently than a standard homeowners policy.

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## What Condo Insurance Typically Covers

### 1. Interior Structure (Dwelling/Unit Coverage)

- Protects the parts of the condo you're responsible for: walls, floors, ceilings, cabinetry, fixtures, and any upgrades you've made.
- The exact coverage depends on your condo association's master policy (some cover "walls out," others only cover the bare structure).

### 2. Personal Property

- Covers your belongings (furniture, clothing, electronics, etc.) against risks like fire, theft, or vandalism.

### 3. Liability Coverage

- Protects you if someone is injured inside your unit or if you accidentally cause damage to another unit (e.g., a water leak into the condo below).

### 4. Loss of Use (Additional Living Expenses)

- Helps pay for temporary housing and living costs if your condo becomes uninhabitable due to a covered loss.

### 5. Loss Assessment Coverage

- Covers your share of costs if the condo association issues a special assessment (e.g., storm damage to the building's roof or liability claims against the condo board).

### 6. Medical Payments to Others

- Pays small medical bills if a guest is injured in your unit, regardless of fault.
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## What Condo Insurance Usually Doesn't Cover

- Damage to common areas (covered by the condo association's master policy).
  - Floods or earthquakes (require separate coverage).
  - Normal wear and tear, pest damage, or neglect.
  - Very high-value items (jewelry, art, collectibles) unless you add special coverage.
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## Bottom Line

Condo insurance **fills the gaps** left by your condo association's master policy. It protects the **inside of your unit, your belongings, and your liability**. One of the most important add-ons is **loss assessment coverage**, since condo owners can be hit with big bills when the association's policy doesn't fully cover a loss.