

INSURANCE QUESTIONS

Questions have been raised due to the recent fire at Building F in Village 1-5 on what insurance covers what. This is a simplified breakdown.

WHAT IS COVERED BY THE ASSOCIATION?

The Association insures the “**condominium property**” as originally installed by the developer, or replacements of like kind and quality. The “**condominium property**” includes all of the structural components of the buildings, including drywall repairs and replacement.

WHAT IS COVERED BY THE UNIT OWNER?

The Association is responsible for everything except the following, for which the unit owner is responsible:

All personal property within the unit or limited common elements, and floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit.