



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



Fax:

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



Mail:

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



Website:

Go to our website 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.

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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HAZARD INSURANCE RESPONSIBILITIES AS GOVERNED BY FLORIDA STATUTE 718

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

PCS Insurance Group Inc

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FLOOD INSURANCE RESPONSIBILITIES AS GOVERNED BY THE NATIONAL FLOOD INSURANCE PROGRAM

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

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