

Orchid Cove Responsibility Matrix

Unit owners pay quarterly dues for a variety of our Association expenses. The attached **Orchid Cove Responsibility Matrix** is based on our Condo Documents. It outlines **some** of the Association's physical features – both exterior and interior – and the responsible party for each: either the Association or the unit owners. Examples include windows and walkways; driveways and dryer ducts. **The Matrix is subject to change by the Board of Directors. When in doubt** about a cost item that may arise, contact the Property Manager or a Board member.

Also attached is a letter from the Association's former insurance company, Atlas Insurance. It describes what the Association's Master Policy of property and casualty insurance does and doesn't cover, per Florida Statute 718.11. This type of insurance helps protect against covered perils, e.g., fire and hurricanes.

Coverage for items excluded from the Association's insurance must be separately obtained by the unit owners. And, per the letter: "While items such as drywall, doors, and windows may be the maintenance responsibility of the unit owner, they are the primary insurance responsibility of the Association." An Atlas schematic layout of a typical condo (attached) shows the unit owner's insurance responsibilities vs. the Association's insurance responsibilities. Insurance claims should go through the Association's Property Manager – Progressive Community Management – and **our current insurance company – E/G of Florida Insurance, Inc.** – as well as your personal insurance company for proper claim filing.

Orchid Cove Responsibility Matrix

		Responsible Party	
Exterior Feature	Operation	Association	Unit Owner
Air conditioner condenser	Maintenance, replacement		X
Building exterior (stucco), entrance pads & stairwells	Power-washing as needed, maintenance, painting (every 10 yrs)	X	
Downspouts	Maintenance, washing, painting	X	
Driveways (stamped)	Power-washing, maintenance, painting, replacement	X	
Driveways (stamped)	Sealing		X
Front door	Painting	X	
Front door	Lock change		X
Garage door	Painting	X	
Garage door opener	Maintenance, replacement		X
Gutters	Annual cleaning, maintenance, replacement	X	
Landscaping	Mowing, edging, irrigation	X	
Landscaping	All tree trimming (every 2-3 years)	X	
Landscaping	Palm tree trimming (annual)	X	
Landscaping	Plant or tree replacement, mulching	X	
Light fixtures – building exterior	Maintenance, replacement	X	
Light fixtures – streetlight outage	Contact Florida Power & Light		X
Mail Center	Maintenance, painting	X	
Mailbox, unit	Key replacement		X
Mud daubers	Removing/washing/cleaning		X
Pool, pool fence, chairs, tables	Painting, maintenance, replacement	X	
Tile roof	Power-washing (every 2-3 yrs), maintenance, replacement	X	
Walkways (stamped & regular)	Power-washing, maintenance, painting, replacement	X	
Windows	Wash exterior when building exterior is power-washed	X	
Windows	Cleaning (as needed)		X
Interior Feature			
Air conditioner air handler, thermostat, dehumidistat	Maintenance, replacement		X
Dryer ducts	Cleaning as needed		X
Dryer ducts	Cleaning every other year	X	



Dear Unit Owner:

On behalf of your Condominium Association, Atlas Insurance Agency offers the following brief explanation of the insuring responsibilities of unit owners in a condominium association in Florida. The revised state statute (Ref, Florida 718.111) applies **to all new and renewal policies issued on or after July 1st, 2008** as follows:

The master policy provides **primary** insurance coverage for the following:

- All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications. *(Editor's note: This includes items such as HVAC, drywall, sheetrock, unfinished walls, unfinished floors, interior doors, interior non-load bearing walls, closet doors, closet rods, bath tubs, sinks, and toilets as long as items such as these were initially installed by the builder or are replacements of like kind and quality.)*
- All alterations or additions made to the condominium property or association property pursuant to s. 718.113(2)

The law provides that the following property components are **excluded** from the property and casualty insurance maintained by the condominium association. Coverage for these items would be obtained by the unit owners.

- Floor coverings, wall coverings, and ceiling coverings
 - Electrical fixtures
 - Appliances
 - Water heaters
 - Water filters
 - Built in cabinets and counter tops
 - Window treatments, including curtains, drapes, blinds, and hardware
- *Replacements for any of the above listed property

Unit owners are responsible for any interior additions and upgrades that are not of like kind of quality to the original interior building items. Where the unit owner's policy covers the same property that is also covered by the master policy, the unit owner's policy shall be excess over the amount recoverable under the master policy. Unit owner policies shall be without rights of subrogation against the condominium association.

While items such as drywall, doors, and windows, may be the maintenance responsibility of the unit owner, they are the primary insurance responsibility of the association. Even if the condominium bylaws or documents stated that items such as drywall, windows, and doors were the primary insurance responsibility of the unit owner, Florida statute 718.111 dictates otherwise.

Should you have any questions or concerns, please contact your personal insurance agent.

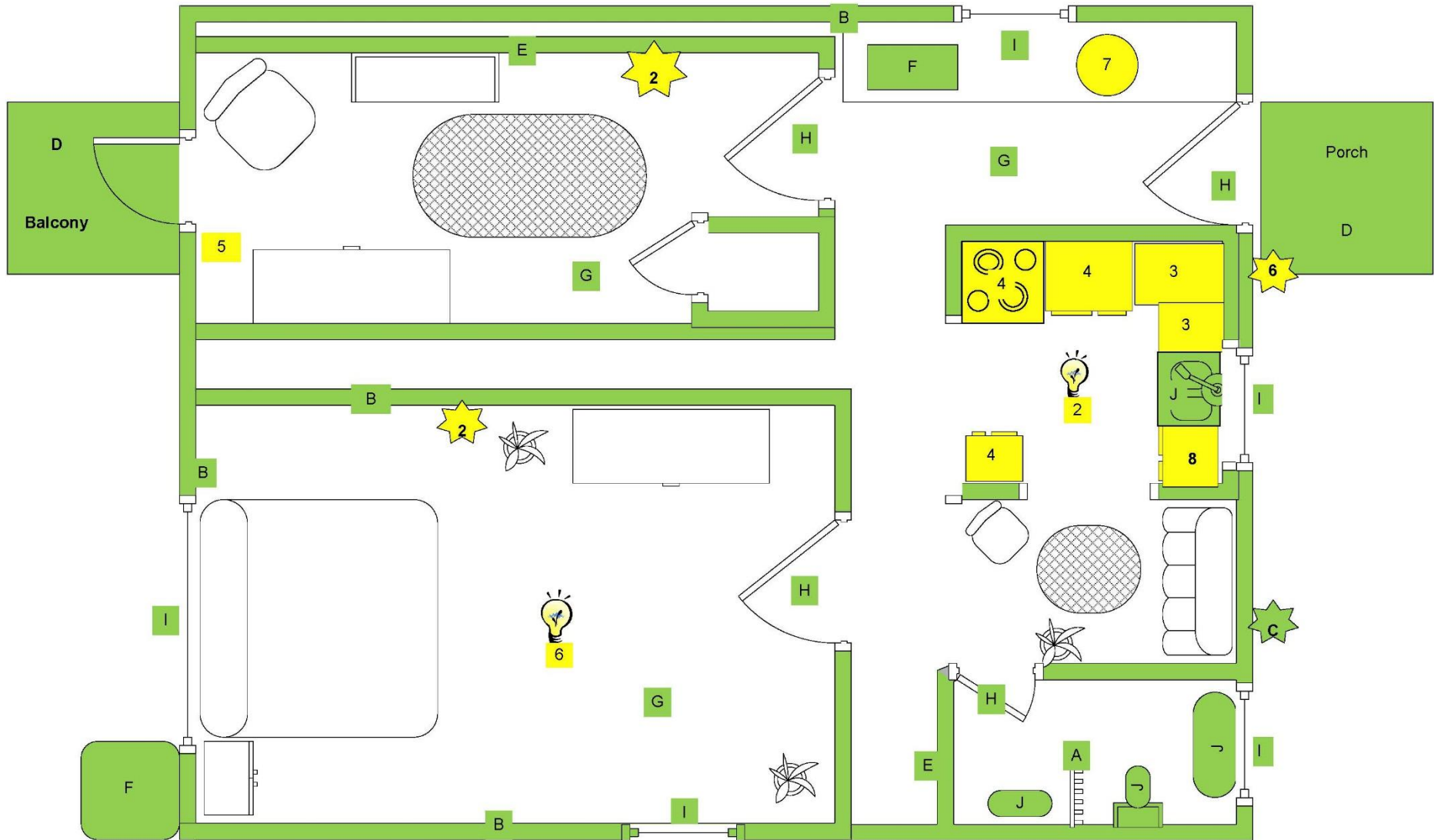


Unit Owners Insurance Responsibilities: (Additions & Alterations)

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|---|----------------------|
| 1. Wall/Floor/Ceiling coverings | 6. Chandelier/Lights |
| 2. Electrical Fixtures | 7. Water Heaters |
| 3. Counter Tops/Cabinets | 8. Water Filters |
| 4. Appliances | |
| 5. Window treatments, curtains, Drapes, blinds and hardware | |

Associations Insurance Responsibilities

- | | |
|--|--------------------------|
| A. Hot/Cold Water Pipes | F. A/C Heat Equipment |
| B. Perimeter/Load & Non-Load-Bearing Walls | G. Unfinished Floors |
| C. Electrical Wiring | H. Interior Doors |
| D. Balcony/Porches/Stairs | I. Windows/Sliding Doors |
| E. Unfinished Drywall/ Sheetrock | J. Toilet/Bathtub/Sinks |



**Condominium Association Coverage- All portions of the condominium property as originally installed or replacement of like kind and quality in accordance with the original plans and specifications.
Refer to statute 718.111 and/or legal advice with further question.