



The Benefits of a Customized Condo Unit Owners Policy

“The current condo law places fiduciary responsibilities on Board Members and Unit Owners”

Insurance Zone has competitive markets for Condo Unit Owners whether used as your primary, secondary residence or rental. These packages are designed to include Hurricane/Wind protection. In all cases, the Special Form (Broad) is recommended over the Basic Form. Insurance Zone has great markets for the needs of the Association as well. One of our areas of focus and specialty is designing Master Condominium and Homeowners Associations programs.

Condo Unit Owners Insurance Essential Coverage Checklist

Dwelling

Replacement Cost on Structural Elements Within that belong to unit owner including alterations, floors, walls, built-ins, cabinets and countertops.

Personal Property

Replacement Cost on furniture, clothing, appliances, electronics, jewelry, heirlooms up to policy limits.

Personal Liability

Covers claims for bodily injury or property damage for which the Unit Owner is Legally Responsible; recommended minimum coverage of \$300,000.

Medical Payments

Medical expenses for anyone outside the household who is injured while visiting.

Loss of Use

Pays for costs above normal living expenses if damage prohibits living in their condominium.

Loss Assessments

Covers the costs levied by the condominium association for losses incurred by a covered peril.

Other Recommended Coverage

Flood, umbrella or excess liability, auto, golf cart, scheduled personal property, water back up and increased mold coverage.

Insurance Zone is a full-service personal and commercial lines independent insurance agency!

