

Unit Owners' and Tenants of the building that have sustained a loss should report the claim to their insurance carrier. Tenant's policies typically cover their personal property and loss of use of the premises. Unit Owner policies will cover improvements and betterments to the unit, personal property, and loss of use. Your personal insurance carrier may send out an adjuster to determine the extent of your loss. The property insurance policy covering the condominium association insures certain aspects of your condominium unit, but it does not provide complete coverage for your property. This letter provides an outline of the property covered under your association policy and coverage that is purchased by the unit owner.

**THE BUILDING POLICIES INSURE:**

- Perimeter and partition walls and ceilings, through the drywall, plaster and primer only
- Doors through primer only, including hardware
- Floors- concrete only
- Plumbing and electrical fixtures, if original installation
- Windows

**Common Association Liability**

- This extends to the common elements and limited common elements only. No liability coverage is provided within the units.
- Workers' Compensation and Employer's Liability as it applies to the Condominium Association Employees only.

**YOU, AS A UNIT OWNER, NEED TO INSURE**

- All of your personal property. This means:

**Real Property, Alterations and Additions/Improvements and Betterments**

- Decorating (finishing paint, wallpaper, paneling, mirrors, window treatments, etc.)
- Floor coverings (carpet, tile, parquet, hardwood, marble, linoleum, etc.)
- Improvements and Betterments
- Any replacements of cabinetry and fixtures
- Loss of use (additional expense to stay in hotel, rent another unit)

**Personal Property**

- Household contents (furnishings, clothing, dishes, etc.)
- Storage locker contents
- Appliances
- Your vehicles and personal property in the vehicle

**Personal Liability**

- For you and your unit