

## • **Additions & alterations**

*As distinguished from personal property, “and alterations” are those types of property which comprise a permanent attachment to the realty...*

## • **Personal liability & medical payments**

*The condominium unit owners policy includes protection against claims for bodily injuries and damage to property of others arising from within the unit, or personal activities away from the unit...*

## • **Loss assessment coverage**

*If the condominium association suffers a loss or claim which is not insured by the association, then, of course, the unit owners may be assessed for the necessary funds which must be raised...*

## • **Rental of unit to others**

*Special policy provisions should be made whenever your unit is rented to others, whether it be on a short-term or a long-term basis...*

**• Be sure to check out the insurance checklist...**

# INSURING THE CONDOMINIUM



## **An Insurance Guide for Florida Condominium Unit Owners**

**Presented by your:  
Independent Insurance Agent**

