

BEL MARE CONDOMINIUM ASSOCIATION, INC.

BOARD OF DIRECTORS BUDGET APPROVAL MEETING NOTICE NEW MEETING DATE

To All Members:

The Board of Directors Budget Approval Meeting of the **BEL MARE CONDOMINIUM ASSOCIATION, INC.** will be held at the following DATE, TIME and LOCATION:

- **DATE / TIME: November 21, 2013 (New date)**
Immediately following the 5:00 PM Special Members' Meeting
- **LOCATION: Bel Mare Social Room, Building 1**
130 Riviera Dunes Way, Palmetto, FL 34221

The purpose of the Budget Approval Meeting is to adopt the annual budget and to conduct any other business as permitted by Florida Statutes and the governing documents of the Association. An identification of agenda items is as follows:

1. Call to order by the president
2. Proof of notice of the meeting
3. Determination of a quorum
4. Open the meeting
5. Disposal of unapproved past meeting minutes
6. President's or Treasurer's Report
7. Unfinished business
 - Construction/Recovery Update
 - East Property Update
8. New business
 - Call for Motion to Adopt 2014 Budget
 - Call for Motion on funding insurance deductibles pursuant to Chapter 718
 - South Property Update – Hotel
 - Security Deposit Appeal Hearing
9. Adjournment

Mailed: November 7, 2013

BY ORDER OF THE BOARD OF DIRECTORS

Bel Mare Condominium Association Inc.
Proposed Budget
January 1, 2014 through December 31, 2014

	2013 Approved Budget @ 70% Replacement Reserve Funding	2014 Proposed Budget @ 85% Replacement Reserve Funding	2014 Proposed Budget @ 100% Replacement Reserve Funding
4010-00 Total Maint Fee Inc less Debt Svc	\$ 1,122,873.00	\$ 1,122,874.00	\$ 1,152,905.00
4020-00 Operating Interest Income	\$ -	\$ -	\$ -
4030-00 Late Fee Income	\$ -	\$ -	\$ -
4035-00 Parking Income	\$ 2,000.00	\$ 5,000.00	\$ 5,000.00
4047-00 Fines	\$ -	\$ -	\$ -
4050-00 Guest Suite Income	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
4050-01 Guest Suite Expense	\$ (13,800.00)	\$ (10,000.00)	\$ (10,000.00)
4057-00 Rental Income	\$ 12,000.00	\$ -	\$ -
4057-03 Assn-Owned Unit	\$ (22,642.00)	\$ -	\$ -
4061-00 Application Fees	\$ 3,700.00	\$ 3,000.00	\$ 3,000.00
4061-01 Application Expense	\$ (900.00)	\$ (900.00)	\$ (900.00)
4075-00 Gate Card, Keys, Fobs, Openers	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
4080-00 Miscellaneous Income	\$ 1,800.00	\$ 1,000.00	\$ 1,000.00
2013 Operating Excess Carryover	\$ -	\$ 10,500.00	\$ 10,500.00
Operating Revenue	\$ 1,116,031.00	\$ 1,142,474.00	\$ 1,172,505.00
4010-00 Total Debt Service Fee Income	\$ 418,200.00	\$ 418,200.00	\$ 418,200.00
TOTAL REVENUE	\$ 1,534,231.00	\$ 1,560,674.00	\$ 1,590,705.00
OPERATING EXPENSES			
PAYROLL EXPENSE			
5045-00 Janitorial	\$ 45,840.00	\$ 45,850.00	\$ 45,850.00
5055-00 Salary Expenses	\$ 106,344.00	\$ 111,700.00	\$ 111,700.00
5064-00 Security	\$ 78,126.00	\$ 78,126.00	\$ 78,126.00
5065-00 Uniforms	\$ 500.00	\$ 500.00	\$ 500.00
TOTAL PAYROLL EXPENSE	\$ 230,810.00	\$ 236,176.00	\$ 236,176.00
ADMINISTRATIVE EXPENSE			
5105-00 Accounting - CPA/Tax Prep	\$ 4,750.00	\$ 5,100.00	\$ 5,100.00
5110-07 Master Assoc Fees	\$ 7,842.00	\$ 12,692.00	\$ 12,692.00
5115-00 Bad Debt Expense	\$ 37,284.00	\$ 12,428.00	\$ 12,428.00
5125-00 Division Fees	\$ 496.00	\$ 496.00	\$ 496.00
5135-00 Federal, State & local Taxes	\$ -	\$ -	\$ -
5140-00 Legal & Professional Fees	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
5145-00 Licenses, Permits & Fees	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
5155-00 Office & Administrative	\$ 16,644.00	\$ 12,000.00	\$ 12,000.00
5175-00 Property Management Contract	\$ 18,725.00	\$ 19,300.00	\$ 19,300.00
****-new East Property Loan	\$ -	\$ 30,000.00	\$ 30,000.00
TOTAL ADMINISTRATIVE EXPENSE	\$ 97,741.00	\$ 104,016.00	\$ 104,016.00
UTILITY EXPENSE			
5205-00 Cable	\$ 49,765.00	\$ 51,850.00	\$ 51,850.00
5210-00 Electricity	\$ 90,000.00	\$ 80,000.00	\$ 80,000.00
5225-00 Gas	\$ 38,000.00	\$ 35,000.00	\$ 35,000.00
5230-00 Telephone	\$ 15,600.00	\$ 20,000.00	\$ 20,000.00
5251-00 Water & Sewer	\$ 30,000.00	\$ 26,500.00	\$ 26,500.00
5270-00 Trash/Waste Removal	\$ 10,012.00	\$ 16,700.00	\$ 16,700.00
TOTAL UTILITY EXPENSE	\$ 233,377.00	\$ 230,050.00	\$ 230,050.00
REPAIRS & MAINTENANCE			
5305-00 Air Conditioning Maint	\$ 4,500.00	\$ 10,000.00	\$ 10,000.00
5315-00 Aquatic / Lake Maintenance	\$ 1,640.00	\$ 1,584.00	\$ 1,584.00
5330-00 Building & Exterior	\$ 33,500.00	\$ 47,000.00	\$ 47,000.00
5346-02 Common Area Amenities	\$ 5,000.00	\$ 5,500.00	\$ 5,500.00
5360-00 Contingency	\$ 14,782.00	\$ -	\$ -
5375-00 Elevator	\$ 23,880.00	\$ 25,000.00	\$ 25,000.00
5380-05 Entry Access System	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
5403-00 Fire Alarm	\$ 6,500.00	\$ 8,000.00	\$ 8,000.00
5470-01 Maint & Janitorial Supplies	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
5500-00 Pest Control	\$ 3,610.00	\$ 5,000.00	\$ 5,000.00
5531-01 Pool & Spa Contract	\$ 13,740.00	\$ 13,740.00	\$ 13,740.00
5531-02 Pool & Spa Repairs	\$ 8,000.00	\$ 11,000.00	\$ 11,000.00
5660-00 Window Cleaning	\$ 7,640.00	\$ 7,680.00	\$ 7,680.00
5700-00 Irrigation	\$ 4,200.00	\$ 2,500.00	\$ 2,500.00
5720-00 Landscaping/Grounds	\$ 35,664.00	\$ 40,000.00	\$ 40,000.00
5740-00 Landscape - Extras	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
5760-00 Tree Trimming	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00

TOTAL REPAIRS & MAINTENANCE	\$ 189,656.00	\$ 204,004.00	\$ 204,004.00
INSURANCE			
6040-00 Prop & Liab	\$ 192,783.00	\$ 197,000.00	\$ 197,000.00
TOTAL INSURANCE	\$ 192,783.00	\$ 197,000.00	\$ 197,000.00
TOTAL OPERATING EXPENSES less Debt Svcs			
5120-00 Debt Service/Interest Expense	\$ 944,367.00	\$ 971,246.00	\$ 971,246.00
TOTAL OPERATING EXPENSES	\$ 418,200.00	\$ 418,200.00	\$ 418,200.00
	\$ 1,362,567.00	\$ 1,389,446.00	\$ 1,389,446.00
RESERVE FUNDING			
7507-00 Amenities	\$ 4,020.00	\$ 13,776.00	\$ 14,479.00
7520-00 Buildings	\$ 1,168.00	\$ 1,097.00	\$ 1,301.00
7588-00 Equipment	\$ 57,098.00	\$ 53,634.00	\$ 63,615.00
7655-05 Grounds	\$ 15,709.00	\$ 14,756.00	\$ 17,502.00
7680-00 Painting	\$ 67,218.00	\$ 63,140.00	\$ 74,890.00
7740-02 Roads	\$ 636.00	\$ 597.00	\$ 709.00
7750-03 Roof Replacement	\$ 25,816.00	\$ 24,250.00	\$ 28,763.00
TOTAL RESERVE FUNDING	\$ 171,665.00	\$ 171,250.00	\$ 201,259.00
	\$ -	\$ 1,560,696.00	\$ 1,590,705.00
Maintenance Fee			
	\$ 3,107.00	\$ 3,107.00	\$ 3,168.00

Funding Plan Summary

August 16, 2013

Belmare at Rivera Dunes Condominium

Year	Percent Funded	Unadjusted Ideal Balance	Inflation Adjusted Ideal Balance	Starting Balance	Annual Contribution	Interest Income	Tax Liability	Inflation Adjusted Expenditures	Unadjusted Expenditures
2014	55%	1,016,051	1,016,051	554,428	201,259	6,551	(1,965)	0	0
2015	62%	1,186,992	1,228,536	760,273	204,831	8,627	(2,588)	0	0
2016	67%	1,357,932	1,454,651	971,142	212,230	10,773	(3,232)	0	0
2017	70%	1,528,874	1,695,090	1,190,913	220,496	13,012	(3,903)	0	0
2018	73%	1,699,814	1,950,576	1,420,517	230,271	14,654	(4,396)	(70,286)	(61,250)
2019	74%	1,808,280	2,147,669	1,590,760	240,676	13,192	(3,957)	(391,936)	(330,000)
2020	72%	1,642,621	2,019,201	1,448,733	250,314	12,199	(3,660)	(354,025)	(288,000)
2021	70%	1,519,802	1,933,613	1,353,561	260,498	7,823	(2,347)	(701,535)	(551,400)
2022	62%	1,128,315	1,485,776	918,001	267,766	9,623	(2,887)	(89,536)	(67,995)
2023	66%	1,230,602	1,677,184	1,102,967	275,173	12,406	(3,722)	0	0
2024	70%	1,402,245	1,978,005	1,386,823	282,761	15,282	(4,585)	0	0
2025	73%	1,573,887	2,297,827	1,680,282	295,104	18,278	(5,484)	0	0
2026	75%	1,745,529	2,637,614	1,988,180	309,506	20,900	(6,270)	(52,887)	(35,000)
2027	77%	1,881,470	2,942,537	2,259,429	325,133	17,213	(5,164)	(700,652)	(448,000)
2028	73%	1,596,153	2,583,684	1,895,959	337,580	20,647	(6,194)	0	0
2029	76%	1,767,794	2,961,672	2,247,993	353,305	24,246	(7,274)	0	0
2030	78%	1,939,436	3,362,955	2,618,270	371,873	22,877	(6,863)	(516,459)	(297,845)
2031	77%	1,807,276	3,243,475	2,489,698	385,983	13,501	(4,050)	(1,332,547)	(742,500)
2032	68%	1,221,568	2,269,049	1,552,585	379,697	17,424	(5,227)	0	0
2033	73%	1,393,210	2,678,447	1,944,479	384,155	21,366	(6,410)	0	0
2034	75%	1,564,852	3,113,725	2,343,590	398,643	19,699	(5,910)	(573,059)	(288,000)
2035	73%	1,442,734	2,971,212	2,182,963	412,117	22,655	(6,796)	(123,566)	(60,000)
2036	75%	1,553,176	3,310,613	2,487,372	429,259	16,546	(4,964)	(1,047,425)	(491,400)
2037	70%	1,223,590	2,699,379	1,880,787	441,444	14,463	(4,339)	(655,216)	(297,000)
2038	67%	1,092,292	2,494,061	1,677,139	451,625	18,778	(5,634)	(25,105)	(10,995)
2039	72%	1,252,719	2,960,481	2,116,804	463,250	23,484	(7,045)	0	0
2040	75%	1,424,361	3,483,927	2,596,493	481,970	28,375	(8,512)	0	0
2041	77%	1,596,002	4,040,387	3,098,325	502,924	24,737	(7,421)	(876,112)	(346,075)
2042	74%	1,414,648	3,706,621	2,742,453	520,710	28,423	(8,527)	(160,486)	(61,250)
2043	76%	1,523,815	4,132,400	3,122,573	542,520	24,989	(7,497)	(894,920)	(330,000)
Total					10,433,071	522,743	(156,823)	(8,565,753)	(4,706,710)
Average				1,854,116	347,769	17,425	(5,227)	(285,525)	(156,890)
Maximum			4,132,400	3,122,573	542,520	28,423	(8,527)	(1,332,547)	(742,500)
Minimum			1,016,051	554,428	201,259	6,551	(1,965)	0	0

1.00% Investment Rate
 30.00% Tax Rate
 3.50% Inflation Rate
 2.00% Contingency Rate

2014 Contributions
 131.03 Monthly Per Unit
 1,572.34 Annually Per Unit
 16,771.61 Association Monthly

Annual Expenditures*August 16, 2013**Belmare at Rivera Dunes Condominium*

Year	Amount	Item Description
2018	47,335	Pools- Refurbish
	22,950	Aeon Units
	<u>70,286</u>	
2019	391,936	Trane AC for common areas
	<u>391,936</u>	
2020	317,148	Paint-exterior
	36,878	Pool Heaters
	<u>354,025</u>	
2021	625,198	Roof main - BUR
	76,337	Elevators-Refurbish Cab
	<u>701,535</u>	
2022	19,752	Gymnasium Equipment
	14,478	Tennis Court, refinish
	23,703	Pumps, Potable Water
	31,603	Gate Operators
	<u>89,536</u>	
2026	52,887	Pavement- Parking Lot
	<u>52,887</u>	
2027	403,501	Paint-exterior
	140,756	Elevators-Mechanical Upgrade
	15,640	Fire Pump- Overhaul
	46,919	Fans- Roof Exhaust
	46,919	Fire Pump Controller
	46,919	Pool Heaters
	<u>700,652</u>	

Annual Expenditures*August 16, 2013**Belmare at Rivera Dunes Condominium*

Year	Amount	Item Description
2030	391,187	Pavers
	71,527	Pools- Refurbish
	19,065	Tennis Court, refinish
	34,680	Aeon Units
	<u>516,459</u>	
2031	592,243	Trane AC for common areas
	661,338	Waterproofing- Ammenities Deck
	78,966	Waterproofing- Planters
	<u>1,332,547</u>	
2034	513,366	Paint-exterior
	59,694	Pool Heaters
	<u>573,059</u>	
2035	123,566	Elevators-Refurbish Cab
	<u>123,566</u>	
2036	1,047,425	Roof main - BUR
	<u>1,047,425</u>	
2037	33,092	Gymnasium Equipment
	529,468	Fire Alarm System
	39,710	Pumps, Potable Water
	52,947	Gate Operators
	<u>655,216</u>	
2038	25,105	Tennis Court, refinish
	<u>25,105</u>	
2041	653,144	Paint-exterior

Annual Expenditures*August 16, 2013**Belmare at Rivera Dunes Condominium*

Year	Amount	Item Description
	50,948	Roof, Gym replace
	58,226	Roof- Building Mech Room
	37,847	Roof- Cupolas, Metal
	75,947	Pool Heaters
	<u>876,112</u>	
2042	108,082	Pools- Refurbish
	52,403	Aeon Units
	<u>160,486</u>	
2043	894,920	Trane AC for common areas
	<u>894,920</u>	

Total: 8,565,753

**PROPOSED AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF BEL
MARE, A CONDOMINIUM**

Proposed amendment to Section 11.17 of the Declaration of Condominium of Bel Mare, a Condominium, to read as follows:

ARTICLE XI
Insurance, Repair and Rebuilding

...
11.17 Personal Insurance. Each individual Unit Owner shall be responsible for purchasing, at his, her, or its own expense, ~~liability insurance to cover accidents occurring within the Unit or on that Unit's Limited Common Elements, insurance coverage for all personal property,~~ insurance coverage that is an "HO-6" policy or its equivalent, and insurance coverage for all policies issued to individual Unit Owners shall provide that the coverage afforded by such policies is excess over the amount recoverable under any other policy covering the same property without rights of subrogation against the Association. All owners shall present a certificate of insurance providing for coverage meeting the requirements established herein to the Board of Directors on an annual basis, on a date to be determined by the Board from time to time. The Association is authorized to obtain coverage for the individual Units as the agent for the owner, and the Owner of each Unit will be required to pay for the cost of such coverage, and if payment is not made by the Owner after notice from the Association, the Association may file a lien against the Unit (if the Association has paid the premium on behalf of the Owner), which will be collectible in the same manner as a lien for unpaid assessments, as set forth elsewhere in this Declaration.

PLEASE NOTE: NEW LANGUAGE INDICATED BY UNDERLINING; DELETED TEXT INDICATED BY STRIKETHROUGHS; UNAFFECTED TEXT INDICATED BY "..."

INSURING CONDOMINIUM ASSOCIATIONS

Current Statutes define the way Condominiums and their unit owners manage their insurance needs. It is important that Association Board members, owners and managers understand the Statutes and how they will affect their master policies and individual unit owner policies as they determine their insurance needs.

The declaration of condominium ("condo docs") no longer dictates the full insuring responsibilities of the condominium association or its unit owners. This applies to every condominium association across the state, regardless of the date of its declaration of condominium. Under the insurance section of §718.111 (11), part (b) refers to the condominium association's insuring responsibilities for the following items:

1. The master policy will insure all portions of the Condominium building located on the exterior of the units. That will include but not be limited to the exterior walls, roof, windows, doors and other exterior building components.
2. The Condominium master policy of insurance will also insure the interior of the units on the basis of how such property was originally installed, or the replacement of any portion of the inside of a unit based on like kind and quality of materials and workmanship and in accordance with the original plans and specifications of the building or, if the original plans and specifications are not available, as they existed at the time the unit was initially conveyed. Essentially the master policy will insure the interior partitions, doors and other structural/functional components including but not limited to drywall, electrical wiring inside the walls, plumbing pipes inside the walls and the tub, shower stall and toilet in the bathroom(s).
3. As well the master policy of insurance will also be responsible to cover any other building items which the governing documents of the community require coverage by the association. The documents can require more but not less.

The following property components are excluded from the property and casualty master policy of insurance maintained by the Condominium Association and are the responsibility of the individual unit owners to insure on their unit owner's policy.

- ◆ Floor coverings (carpet, pad, tile, linoleum)
- ◆ Wall coverings (paint, wallpaper)
- ◆ Ceiling coverings (paint, "popcorn", texture coating, drop ceilings)
- ◆ Electrical fixtures (lighting, ceiling fans, chandeliers, switch/plug plates)
- ◆ Appliances
- ◆ Water heaters
- ◆ Water filters
- ◆ Built-in cabinets and countertops (kitchen and bath)
- ◆ Window treatments (curtains, drapes, blinds, hardware, and similar window treatment components)
- ◆ Replacements of any of the foregoing which are located within the boundaries of a unit and serve only one unit
- ◆ NOTE: The unit owner's policy no longer covers damage to the A/C system. That responsibility has now been transferred to the Association to insure

The Florida Statutes no longer require the unit owner obtain a condominium unit owner's insurance policy (HO-6 or equivalent) to insure the above items. However the unit owner must still include \$2,000 of loss assessment coverage when they do chose to secure a proper condominium unit owner's policy. While there is no statutory requirement that unit owners purchase a unit owner policy, it is strongly recommended that the Association adopt guidelines that require all owners buy a such a policy to assure that all units are properly protected and so that they can be returned to a habitable condition in the event of a catastrophe.

The unit owner's policy covers three specific areas:

*First is coverage for the owner's personal belongings/contents (furniture, clothing etc).

*Second is separate coverage for the items listed above (floor coverings, wall coverings etc).

The coverage for these items is referred to as unit owners' additions and alterations or building coverage by most insurers. It is important that the coverage on the building items be endorsed to include replacement cost loss adjustment and special form perils of coverage as those options are not automatically included. The recommended amount of coverage is \$40-\$60 per square foot of living area of the unit (or more) based on the quality of materials, workmanship or upgrades of the individual unit.

*Third is adequate personal liability with limits of \$300,000 to provide protection to the unit owner for injuries or damages they may cause and be responsible for within or outside of their unit.

Consult your professional agent for guidelines on how to manage these important coverage considerations as the insurance companies often have differing guidelines and coverage definitions.

Each unit owner will likely have different insurance needs based on proper valuation of their contents within the unit, possible need for specific coverage on jewelry, silver, antiques or fine arts and certain other coverage such as an extension to allow for rental of the unit or for flood damage.

The Association master policy will cover all other structural components of the insured building less the unit owner responsibility and less items not covered by the standard property policy (slab, infrastructure, paved surfaces and walkways, landscaping and underground pipes and utilities). It is also important to understand that neither the master policy nor the unit owner policy covers flood damage, wear, tear and deterioration over time, faulty materials or workmanship or intentional acts. Also note that the Association is always responsible to repair any drywall damage unless negligence can be proven against the unit owner or another third party.

This overview was prepared by Louis R. Biron. Lou is a professional insurance agent and program manager with over thirty five years experience underwriting and insuring Community Associations. . He is an agent with The Sihle Insurance Group in Altamonte Springs, FL and is a past President of the local chapter of Community Associations Institute (CAI) and current member of the Florida Legislative Alliance (CAI's LAC for Florida). For additional questions he may be reached at 407-389-3593/800-728-0988x1407 (office), 407-252-0239 (cell) or lbiron@sihle.com.

Florida Condominium Insurance Coverage

Disclaimer: All coverage decisions must be made on a claim by claim basis depending on the specific facts and circumstances of the individual claim. The information below is a guide only.

We owe per FS 718.111(1)3(f): (f) Every property insurance policy issued or renewed on or after January 1, 2009, for the purpose of protecting the condominium must provide primary coverage for:

1. All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications.
2. All alterations or additions made to the condominium property or association property pursuant to s. 718.113(2).
3. The coverage must exclude all personal property within the unit or limited common elements, and floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit. Such property and any insurance thereupon is the responsibility of the unit owner.

Condominium Building Components - Statutory responsibility to insure	Condominium Association Master Policy Insurability	Condominium Association Unit Owner Insurability
Structural components of the building	X	
Wood wall framing, masonry walls, steel studs, concrete walls, blocking, fire stops, insulation etc.	X	
Insulation both wall, ceiling and floor	X	
Roofing and roof structure including all framing sheathing, soffits, exterior trim, gutters, fascia etc.	X	
Subflooring, gypcrete, underlayment, radiant heating systems in the floor, embossing leveler (We owe for all prep except the actual finished floor installation, rubber base, or shoe molding that is an integral part of the finished floor)	X	
Electrical wiring including all finish other than "electrical fixtures" per the original plans and specifications. (includes switches and receptacles) telephone wiring, cable wiring, central vacuum	X	
Plumbing including fixtures (toilets, sinks, bidets, shower pans, bathtubs, faucets, etc.) other than the "water heater" and "water filters" if within the boundaries of the unit. Tile or other "wall covering" for a shower or bathtub would be considered a wall covering and a part of the Unit Owners responsibility	X	
HVAC equipment, ducts, registers, thermostats, compressors, air handlers, air filters, humidifiers, exhaust fans including ductwork, stove hood ductwork only, etc., if a part of the original installation (window air conditioners are considered contents)	X	
Fire Alarm, fire sprinkler, or burglar alarm systems that protect all units within the condominium that were originally installed or installed by the Association	X	
Burglar Alarm systems that protect one unit only - Unless originally installed		X
"Unfinished Drywall", plaster etc.	X	
Windows, glazing, sills, casing, any decorative trim other than "window treatments" etc. described	X	
Doors, closet doors, glass doors, jambs, casing, sills, locks, hardware and trim	X	
"Ceiling Coverings" - acoustic ceiling sprays, textures, wood paneling or similar, tiles		X
"Wall Coverings" - paint, texture, primer, PVA, wallpaper, paneling, mirrors, tile		X
"Electrical Fixtures" - (light fixtures, ceiling fans does not include switches and receptacles)		X
"Floor Coverings" - carpet, floor tile, wood flooring linoleum etc. (including rubber base, base shoe moldings or other trim that is integral to the finished floor covering installation. underlayment and embossing leveler and other such preparations for the installation of the finished floor would be the responsibility of the Master Policy.)		X
Baseboards, chair rails, crown molding, closet shelving, any trim not associated with a door or window but within the unit and not an addition to the original unit. Do not include closet organizers installed by the unit owner	X	
"Built-in cabinets and countertops" - including trim for the cabinets (We owe the cabinets as originally installed any upgrades would be the responsibility of the Unit Owner's Insurance)		X
Towel bars, toilet paper holders, shower rods, shower doors, shower glass enclosures etc.	X	
"Appliances" - (stove, dishwasher, trash compactor, cooktop, refrigerator built-in or not, freezer, stove hood, washer, dryer etc.)		X
"Water Heaters" - (within the boundaries of the unit)		X
"Water Filters" - (within the boundaries of the unit)		X
"Curtains, drapes, blinds, hardware and similar window treatments components"		X
"Personal property within the unit or limited common elements" - unschedule and scheduled personal property including window air conditioners		X
"All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications." Upgrades are the responsibility of the Unit Owner's Insurance	X	
"All alterations or additions made to the condominium property or association property pursuant to s. 718.113(2)." Needs 75% of the vote of the members of the association.	X	
Unit owner property - If it needs to be removed and reinstalled for access to make a covered repair to Condominium Association Master Policy covered property. Examples: appliances, electrical fixtures, cabinets, countertops, paint, wallpaper, floor coverings, acoustic, wall tile, unit owner property, water heaters, water filters and window treatments.	X	