

# HOA / Condo Storm Damage

## Action Checklist — Unit Owners & Association Boards

Three separate insurance policies may apply. Know which covers what before you call anyone.

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### STEP 1 — IDENTIFY YOUR MASTER POLICY TYPE (DO THIS FIRST)

The master policy type determines everything else on this checklist. Request it from your board in writing before assuming your HO-6 coverage is adequate. Most unit owners have never confirmed this.

Policy Type	Master Policy Covers	Your HO-6 Must Cover
<b>ALL-IN</b> (Most comprehensive)	Structure + common areas + original unit fixtures, cabinets, flooring, appliances	Personal belongings + liability + your own upgrades only
<b>WALLS-IN</b> (Most common)	Structure + common areas + drywall and basic systems to unit boundary	All unit fixtures, cabinets, flooring, appliances + personal property + liability
<b>BARE WALLS</b> (Least coverage)	Building structure and exterior/common areas ONLY. Nothing inside your unit.	EVERYTHING inside your unit: drywall, systems, all finishes, all personal property + liability

### STEP 2 — ASSOCIATION BOARD ACTIONS AFTER STORM

- Contact master policy insurer immediately — file claim for all common area and building damage
- Authorize emergency tarping and mitigation — do not wait for adjuster visit to stop active water intrusion
- Document all building damage with photos and video — dated, timestamped
- Engage licensed commercial roofer for written damage assessment — this becomes primary claim documentation
- Request adjuster inspection within 5–7 days — track all adjuster communications in writing
- Notify all unit owners of claim status and expected timeline — board has disclosure obligations
- Do NOT authorize permanent repairs until adjuster has inspected — document emergency mitigation only
- Track all emergency expenditures for reimbursement claim — receipts, invoices, contractor contracts
- Check reserve fund balance — if insufficient to cover deductible, begin assessment process per governing documents
- Consult association attorney before issuing loss assessment to unit owners — timing and notice requirements vary by state

### STEP 3 — UNIT OWNER ACTIONS AFTER STORM

- Document all unit interior damage with photos and video before ANY cleanup
- File claim on your HO-6 policy for unit interior damage (scope depends on master policy type — see above)
- File claim for personal belongings damaged — furniture, electronics, clothing, appliances you own
- If unit is uninhabitable, activate Additional Living Expenses (ALE) coverage on your HO-6 immediately
- Keep all receipts for hotel, meals, and relocation costs — ALE reimburses documented actual expenses

■ Contact your HO-6 insurer about loss assessment coverage BEFORE you receive the association's assessment bill

■ Do NOT perform permanent interior repairs until HO-6 adjuster inspects unit damage

■ Request written confirmation of master policy type from board — you are entitled to the master policy declarations page

■ Track all claim communications with both your HO-6 insurer and the association in writing

#### STEP 4 — LOSS ASSESSMENT COVERAGE ACTION

**LOSS ASSESSMENT FORMULA:** Association's master policy deductible ÷ number of units = your minimum assessment exposure. A \$500,000 master policy deductible in a 50-unit building = \$10,000 per unit. Default HO-6 loss assessment coverage is \$1,000. Increasing to \$50,000 typically costs \$20–\$50/year.

■ Check current HO-6 loss assessment coverage limit — call insurer or check declarations page

■ Calculate your exposure: master policy deductible ÷ number of units in your building

■ If your coverage limit is less than your exposure, request increase to \$50,000 minimum immediately

■ Confirm loss assessment coverage applies to wind/hurricane events (not just liability — confirm property assessment coverage)

■ When assessment bill arrives from HOA: notify HO-6 insurer immediately and file loss assessment claim

■ Verify whether association's master policy shortfall (above limit) creates separate assessment — both may be claimable

#### FLORIDA CONDO OWNERS — POST-SURFSIDE LAW COMPLIANCE

**SB 4-D (2022) + SB 154 (2023) + HB 1021 (2024):** All FL condo/co-op buildings 3+ stories must complete Milestone Structural Inspections at 30 years and every 10 years after. Structural Integrity Reserve Studies (SIRS) required every 10 years. Since Dec 31, 2024: associations CANNOT waive or reduce reserves for structural components. Board members who fail to comply breach their fiduciary duty.

■ Has building completed required Milestone Structural Inspection?

■ Has Structural Integrity Reserve Study (SIRS) been completed?

■ Is association fully funding all SIRS-identified reserve components?

■ Has inspection report been filed with local enforcement agency?

■ Are reserve funds accessible for storm emergency response?

■ Has board disclosed SIRS findings to all unit owners?

Full Guide: [stormroofquotes.com/multi-family-storm-damage.html](https://stormroofquotes.com/multi-family-storm-damage.html) · Condo Policy Quiz: [stormroofquotes.com/condo-master-policy-quiz.html](https://stormroofquotes.com/condo-master-policy-quiz.html)  
· Free Inspection: [stormroofquotes.com/#quote](https://stormroofquotes.com/#quote)