



As many of you already know, our Agency insures your Townhome Association for Building Coverage and the Liability for the common areas.

Since you have purchased a Condo/Townhome, the bank will require insurance to protect its investment in your home. You will; however, need more insurance to cover the interior of your unit, your personal items and liability.

You will need two separate policies to protect your investment:

1. **Your own insurance policy.**  
This provides coverage for your personal possessions, structural improvements to your apartment, floor coverings, cabinetry, appliances and additional living expenses if you are the victim of fire, theft or other disaster listed in your policy. You also get liability protection.
  2. **A "master policy" provided by the condo/co-op board.**  
This covers the common areas you share with others in your building like the roof, basement, elevator, boiler and walkways for both liability and physical damage. The master policy also covers the buildings from the wall coverings outward.
1. The Condo/Townhome **association** is responsible only for insuring the bare walls, floor and ceiling. The **owner** must insure any flooring, kitchen cabinets, appliances, bathroom fixtures, etc.

When purchasing insurance, it is important to know that we specialize in condominiums/townhome associations. You will need an HO-6 Condo policy. Please contact us at **(813)685-8040** for a free quote to ensure your unit is properly insured.