



As an owner of a Waterside Condominium Unit you are required to obtain insurance that complies with FL Statute 718.111(11), specifically an H06 Policy. Below is some information and links that you may find helpful.

1. What is an H06 Policy? An H06 Policy is an insurance policy crafted specially for owners of multifamily condominium homes that bridge the gap between the insurance Waterside Condo Association provides and each unit owners personal property/liability insurance.
2. Do I need coverage for flood? Damage by Flood, for insurance purposes, is defined specifically as damage due to rising tidal waters. It is not considered damage due to broken pipes or fixtures, or water coming downstairs from an upstairs unit. The entire state of Florida is considered to be in flood zone "B" and subject to tidal waters in a hurricane area (waves or rising water from a hurricane are a flood loss and not covered by your wind policy). Your Broker may recommend flood coverage, even if you are on a second floor unit. For example, a flood may destabilize a building causing it to be condemned. In a condemned building, unit owners will not be able to retrieve personal property and will suffer a flood loss even if the water does not reach their upstairs unit. Each unit owner needs to evaluate their own risk due to flood damage.
3. What are the basics I need to know regarding my unit to obtain the H06 policy? Policy Form-H06; Construction-Masonry, Concrete Block Walls, Wood joined Roof, Gable Roof, Slab on grade; Year Built-1989; County-Palm Beach; Territory Code-038; Protection Class-4; Building Code Grade-99 or ungraded; Flood Zone-B;
4. What does my H06 Policy need to cover? Waterside Condo Association provides insurance for everything except the following items: The floor, wall and ceiling coverings, electrical fixtures, water heater and water filters, window treatments (including curtains, drapes, blinds, hardware and related window treatment components), and your personal property. In general, if you were to turn your unit 'upside down', anything that fell out would be your responsibility to insure. However, in addition, if your unit has been renovated, you also have to insure the cabinets, countertops, built-in's, appliances, fixtures and all the improvements made to the unit since original construction. Waterside covers the A/C unit due to fire or lighting loss, along with the elevator. However, the responsibility to maintain the A/C (and replace when it's service life expires) and elevator remain with the unit owners.

5. Are there minimum coverage's necessary? Your Broker will advise you on the minimum coverage's and deductibles required by current FL law. Your responsibility is to insure the items listed above, including any items in the unit that you have improved. Every unit is different and therefore each unit owner must decide on the proper coverage's they are comfortable with.
6. Are there any mitigating features of my home that could earn me a discount on my premium? Ask your Broker for all the potential discounts that you may be entitled to. OIR-B1-1802 (Rev. 07/07) "Uniform Mitigation Verification Inspection Form" should be completed to verify the construction of your unit to confirm the discounts. The "Roof Covering" meets the 2001 FL Building Code or the 1994 FL Building Code. The "Roof to Wall Attachment" is "Single Wraps". The "Wall Construction Type" is 100% Reinforced Masonry. You may be entitled to additional discounts if your windows and sliding glass doors meet the most recent Miami-Dade Building Code standards or if you utilize hurricane window protection. Ensure to let your agent know if you have an operational alarm system.
7. Who is Waterside's Condo Association's Agent? Advanced Insurance Underwriters is our representative Broker. They are not an Insurance Carrier. They can be contacted at 954-963-6666.
8. What does the Waterside Condo Association cover? Waterside Condominium Association, on behalf of all it's unit owners, obtains insurance yearly. We use a Broker who goes out into the marketplace to obtain the best, most cost effective policies from the most reputable and highly rated insurance companies that will provide us the best possible service. Separate insurance policies are negotiated and obtained for Property, Wind, Flood, Equipment Breakdown, Crime, General Liability, Directors and Officers Liability, Worker's Compensation and Excess Liability. The specific Insurance Companies and Policy for each insurance category are on file with the Community Manager.
9. Do I need to name Waterside as "Additionally Insured"? Yes, ask your insurance Broker to provide a "Certificate of Insurance" and name "Waterside at Admiral's Cove Condominium Association, Inc." as a named insured on the H06 policy.
10. Do I need to send a copy to the POA? Each year, you must provide evidence of your policy to the Community Manager. When you have obtained your policy, request your broker to send a copy directly to the Community Manager, Waterside Condominium Association.
11. What if I do not get a policy? In March of 2012, Waterside Condo Association passed an Amendment to the Declarations requiring every unit owner to obtain an H06 policy that meets FL minimum requirements. In the absence of this policy the Waterside Board has the power to obtain a policy on your behalf, and charge your account for the premium. ([Declarations Amendment](#) )

12. What are Common Elements and Limited Common Elements? Common Elements and Limited Common Elements are defined in Article II of the Declaration of Condominium of Waterside at Admiral's Cove Source Document and described in Article IV and delineated in the Survey Exhibits. Common Elements are those portions of the Condo Property not included in the units. These are areas used and shared by all the unit owners, like the grass areas between the units, the front yard areas and the community pool area. Limited Common Elements are those Common Elements which are reserved for the use of a certain Unit to the exclusion of all other units. These areas generally include any piping, ducts, wiring, cables, conduits, utility lines, walkways or A/C units which exclusively serve a particular Unit within a building. The screened in porch area is considered a Limited Common Element.
13. So what do I 'own' as part of my unit? The Declaration of Waterside Condo Article III.B describes the Unit boundaries and is shown on the Survey Exhibits. Generally, the boundary of each unit is the exterior (unexposed, or the side of the drywall facing outside) surface of all drywall bounding the unit. The lower boundary is the unit side surface of the concrete floor slab bounding the Unit.

The information provided on this web site is summary in nature. Each owner has sole responsibility to obtain appropriate insurance after consultation with a licensed insurance agent of the owners choice.

---

[The Club at Admiral's Cove](#) [Property Owners Association \(POA\)](#)

---

copyright © 2011 [POA at Admiral's Cove ]. All rights reserved.