



BRAVURA NEWS

A NEWSLETTER FOR THE RESIDENTS OF THE BRAVURA CONDOMINIUM ASSOCIATION

Volume 14 Issue 1

August 2021

BRAVURA I CONDOMINIUM

3201 N. Country Club Drive
Aventura, Florida 33180

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UNIT INTERIOR INSURANCE

We frequently hear complaints about similar issues and maintenance problems from different unit owners. Although the Management must address some of these issues, the solution of the majority of them corresponds to the unit owners themselves. To better understand who is responsible for what type of issue, we suggest reviewing the following section of the Florida laws:

The statutes and laws in the state of Florida that govern Condominiums and Insurance, are very specific as to what the unit owner’s responsibilities are and what the Condominium’s responsibility are. ‘It is standard practice and highly recommended that unit owners purchase insurance for the contents and interiors of their units. This is not something that is included in your closing or your mortgage; it is something that needs to be purchased by the unit owner to protect everything inside your apartment. **The condominium insurance policy only covers the common areas; and inside of the units from the sheet rock back.**

The best way to understand what the responsibility of the Association is; is to know what is NOT covered by the Association’s property policy.

According to Florida Law {F.S 718.111 {11}(f)3} the Association’s policy must exclude:

- All personal property within the unit (clothes, computers, electronics etc.)
- Floor, wall and ceiling coverings
- Light fixtures
- Electrical fixtures, appliances, water heaters, water filters, built-in cabinets and counter tops and window treatments
- Curtains, drapes, blinds, hardware, and similar window treatments

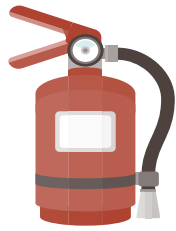
Such property and any insurance thereupon is the responsibility of the unit owner. You are not required to purchase insurance by law, and by not having insurance you choose to self-insure (meaning paying out of your own pocket).

There are personal insurance policies available to cover the above mentioned property. Also these policies provide liability coverage to provide payment for negligent acts against a Third Party’s property or bodily injuries.

These personal insurance policies come in handy especially when “Water Damages” arise from bursting pipes or backed up toilets. Sometimes when these events occur it’s very difficult to determine who is ultimately responsible for

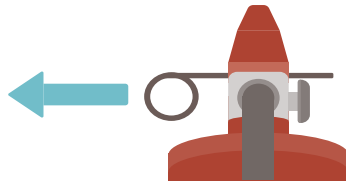
Continued on page 3

How to Properly Use a Fire Extinguisher



While the specifics may vary depending on the model you own, most fire extinguishers operate the same basic way. Stand six to eight feet away from the fire and remember to **PASS**:

PULL



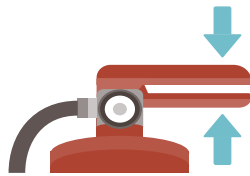
1. Pull the pin at the top to break the tamper seal.

AIM



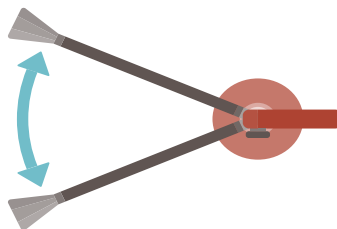
2. Aim the extinguisher low, pointing the nozzle at the base of the fire. Do not aim at the flames themselves.

SQUEEZE



3. Squeeze the handle to release the extinguishing agent.

SWEEP



4. Sweep the extinguisher from side to side, continuing to aim at the base of the fire until it appears to be out.

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Insurance (cont. from page 1)

the damage, and in many cases each Unit Owner has to take care of their damages on their own.

Example:

Toilet backs up causing damage to the unit where it occurred and two units below. The units have wood floor damage, carpet, furniture, cabinets. These items are not covered by the Condominium Association's property policy and if nobody is found negligent each unit is responsible for their own damaged property.

Other scenarios in which Water Damage can occur and nobody may be found negligent: Pipe Burst. Sprinkler Discharge. Fire Fighters response and action.

Having a personal insurance policy can alleviate the headache of not knowing what to do. The insurance company can coordinate payment with all the other parties or other insurance companies involved or simply pay the claim to the insured unit regardless of who is at fault.

Specially during hurricane season that began on June 1, 2021, and will end on November 30, 202, we recommend that you contact an Insurance Agent if you currently don't carry a personal policy to protect the property NOT covered by the Association's policy.



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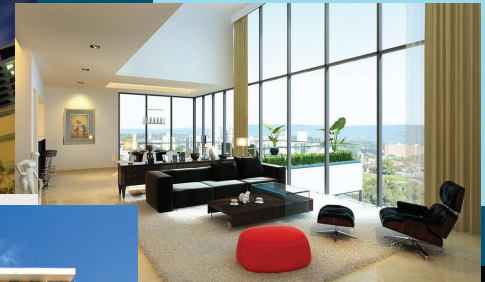
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