Association Insurance Renewal Calendar

Condo and HOA boards · count back from your renewal date

120+ days before renewal

- [ ] Meet the broker; agree on the timeline and who approaches which insurers.
- [ ] Update the building data: construction, roof, openings, upgrades since last year.
- [ ] Schedule inspections (wind mitigation features: roof-to-wall connections, roof deck attachment, secondary water barrier, opening protection).
- [ ] Gather the loss history.
- [ ] Florida coastal condos three or more stories within 15 miles of the coast: ask Florida DFS whether the My Safe Florida Condominium Pilot Program is taking applications.

90 days

- [ ] Florida condos: confirm the replacement cost appraisal or update is no more than 36 months old (§718.111(11)(a)).
- [ ] Decide which deductible options to quote.

60 days

- [ ] Review quotes side by side: limits, deductibles, sublimits, exclusions and the wind/flood structure, not just price.
- [ ] Put each deductible in dollars per owner, so the board sees what owners would be assessed after a storm.

30 days

- [ ] Board decision at a properly noticed meeting; Florida condo deductibles must be consistent with industry standards (§718.111(11)(c)).
- [ ] Send owners a one-page summary of what changed and why.
- [ ] Remind owners to check their HO-6 loss assessment coverage against their share of the deductible.

Sources: Fla. Stat. §718.111(11), §215.55871. Florida HOAs under chapter 720 follow their declaration. General information, current as of October 2026. Not legal advice; your governing documents, your policies and your attorney control.