

Insurance Claims for Condo & HOA Boards

The ten things a board should know before the next loss

The master policy pays for what the association proves. The insurer's adjuster evaluates the claim for the insurer. If the board doesn't document the loss, the insurer's number is the only number on the table.

1. Know who covers what. Florida: the association's policy covers the structure and common elements and excludes floor, wall and ceiling coverings, electrical fixtures, appliances, water heaters and filters, built-in cabinets and countertops, and window treatments, which are the unit owner's (Fla. Stat. §718.111(11)(f)). New Jersey: the master deed and bylaws draw the line.

2. Know the deductible in dollars. Hurricane deductibles are usually a percentage of insured value. In Florida the deductible and any uninsured part of an insured loss are generally a common expense (§718.111(11)(j)); that is the special assessment.

3. Know the clocks. Florida: 1 year from the date of loss to give notice of a claim, 18 months for a supplemental claim (§627.70132). New Jersey: the insurer must accept or deny within 30 days of proof of loss, with written notice of any extension (N.J.A.C. 11:2-17.7); the association's own duty is prompt notice under the policy.

4. Keep the pre-loss record. Dated photos of roof, exterior and common areas every year before June 1; roof age and inspection reports; the reserve study; repair invoices; the policy and endorsements in one place.

5. Pass a resolution now naming who may report a claim and sign with a public adjuster, so nothing waits for a quorum after a storm.

After a loss: the first 72 hours

1. Make it safe; emergency tarps and dry-out; keep every receipt.
2. Photograph and video everything before anything is moved.
3. Report to the insurer in writing the same day; tell unit owners to report to their own carriers.
4. Sign nothing at the door: no assignment, no repair contract, no adjuster contract from anyone uninvited.
5. Get the association's own adjuster in before the insurer's inspection, so the scope is set by your documentation.

Where association claims come up short

Hidden water behind the visible stain · matching of continuous runs · code upgrades without ordinance-or-law coverage · recoverable depreciation never collected · master-vs-unit items assigned to "the other policy" · the deductible applied twice.

If the number is still short

Supplemental claim (Florida: within 18 months) → DFS mediation (§627.7015; available for commercial residential policies, nonbinding, insurer pays) → appraisal under the policy → litigation with counsel for coverage denials.

Homeland Public Adjusters

The association's adjuster, not the insurer's. Our team includes a licensed public adjuster who is also a Florida Certified Residential Contractor and a Certified Property Appraiser & Umpire (CPAU). No Recovery, No Fee. Florida fees are capped by statute (20%; 10% after a declared emergency, §626.854(11)); New Jersey: maximum fee stated in the contract.

Free file review: bring us your last claim file and we'll tell you what was left on the table. Florida (305) 783-3777 · New Jersey (732) 517-3777 · homelandpa.com/for-boards/

Nelson Avila, FL Public Adjuster License G332385 · FL CRC1331322 · CPAU · Homeland Public Adjusters, FL Agency W818638 · NJ Firm 3003982360. General information, not legal advice. Statutes change; figures as of October 2026.