



2026 FLORIDA CONDO ASSOCIATION REPORT

Florida Condo Association Insurance Market Outlook 2026

A practical report for Florida condo boards, association managers, and property committees reviewing master policy renewals, flood, D&O, crime/fidelity, inspections, reserves, deductibles, and owner-facing assessment risk.

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OFFICIAL SOURCES LINKED

\$718.111

Florida condominium association property insurance and fidelity insurance or bonding are statutory review items

RCBAP

Flood needs its own association-level answer instead of being blurred with wind or property coverage

One packet

Policies, bylaws, inspections, reserves, loss runs, flood details, and vendor controls reviewed together



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Florida Condo Association Insurance Market Outlook 2026: the short version

- ✓ Florida condo association renewals should be reviewed as a board packet, not just a premium number: property, wind, flood, D&O, crime/fidelity, reserves, inspections, deductibles, and governing documents all connect.
- ✓ Flood and wind need separate answers. RCBAP or private flood, excess flood, lender requirements, hurricane deductibles, and unit-owner HO-6 assumptions should not be blurred together.
- ✓ Milestone inspections, structural integrity reserve studies, roof reports, repair plans, loss runs, and completed work documentation can shape how underwriters understand the building.
- ✓ The best association submission is organized early enough for the board to compare terms, explain assessment exposure, and avoid turning missing documents into a renewal emergency.

Plain-English takeaway

This PDF is a companion to the full online report. Use it as a renewal conversation starter, then review actual policy forms, endorsements, contracts, and underwriting documents before making coverage decisions.

What to do next

If one of these issues affects your association, send the renewal, board packet, policy documents, deductible pages, bylaws, inspection records, or reserve information early. A cleaner association file gives our office more time to compare the right markets and prepare board-ready options.

Five condo association insurance issues Florida boards should review before renewal

The master policy is now a board-level budget event

Review building valuation, roof condition, wind terms, flood, loss history, inspection documents, and deductible structure before presenting the renewal as a finished decision.

Flood and wind need separate answers

RCBAP, private flood, excess flood, lender requirements, hurricane deductibles, and unit-owner assumptions belong in the same conversation but not the same bucket.

Insurance and board documents need to match

The master policy, fidelity or crime coverage, declarations, bylaws, management agreement, and financial controls should tell the same story.

Inspections and reserves are underwriting signals

Milestone inspections, structural integrity reserve studies, roof reports, engineering documents, repair plans, and completed work can all affect how the building is presented.

Special assessments turn insurance confusion into owner pain

Boards should be able to explain deductibles, limits, flood, reserves, and unit-owner responsibilities before a large loss or renewal spike forces the issue.

Need a second set of eyes?

Send the current policy, renewal offer, or requirements sheet before timing gets tight.

[Review Association Policy](#)

Florida condo association coverage review map

Master property and wind	Statement of values, replacement cost basis, building ordinance, roof age, construction, opening protection, valuation, wind deductibles, exclusions, and association property responsibility.
Flood and RCBAP	RCBAP, private flood, excess flood, flood zone, elevation information, lender requirements, deductibles, unit count, and what is not solved by the property policy.
D&O and board liability	Board decisions, elections, budgets, assessments, reserves, vendor disputes, management liability, retentions, exclusions, reporting rules, and defense costs.
Crime and fidelity	Who controls association funds, management company access, bank controls, required fidelity insurance or bonding, computer fraud, social engineering, and employee dishonesty.
Equipment breakdown and ordinance	Elevators, chillers, boilers, pumps, electrical panels, fire systems, generators, code upgrades, demolition, and undamaged portions after a covered loss.
Umbrella and excess liability	Pools, gyms, parking areas, docks, gates, volunteers, contractors, amenities, underlying limits, exclusions, and higher liability needs.

CHECKLIST

Condo association renewal packet checklist



Current master property policy, endorsements, exclusions, deductibles, expiring premium, and renewal offer



Declarations, bylaws, insurance provisions, unit-owner responsibility language, and management agreement



Statement of values, appraisal or valuation support, roof age, construction, square footage, unit count, and common-area schedule



Wind, hurricane, named-storm, all-other-peril, flood, water-damage, and equipment deductible structure



Flood zone, RCBAP/private flood details, elevation certificate if available, lender flood requirements, and prior flood claims



Milestone inspection, structural integrity reserve study, engineering reports, roof reports, repair plans, and completed work documentation when applicable



D&O, crime/fidelity, cyber, workers comp, umbrella, vendor certificates, property-manager contracts, and association financial controls



Five-year loss runs, open claims, prior wind/flood/water/fire losses, claim disputes, and carrier recommendations

COMMON QUESTIONS

What insurance should a Florida condo association review in 2026?

Review master property, wind or hurricane deductibles, flood or RCBAP, general liability, D&O, crime or fidelity, equipment breakdown, ordinance or law, umbrella or excess liability, workers compensation if employees are involved, cyber or social-engineering exposure, vendor certificates, and governing-document requirements.

Is flood insurance included in a Florida condo association master policy?

Do not assume it is included. Flood is normally reviewed separately from standard property and wind coverage. A residential condominium association may need NFIP RCBAP, private flood, excess flood, or lender-required flood coverage.

Sources used for this report

This report uses official public sources where factual/regulatory claims are made. The full HTML version includes additional context, internal links, and report navigation.

- 1. Florida Statute 718.111 condominium association insurance**
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- 2. Florida Statute 718.112 structural integrity reserve study references**
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- 8. Florida DFS commercial property insurance overview**
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- 9. NOAA/NHC tropical cyclone climatology**
<https://www.nhc.noaa.gov/climo/>

Read the full online report

<https://www.greeneinsurance.com/reports/florida-condo-association-insurance-market-outlook-2026>
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