



FLORIDA CONDO STORM RESOURCE

Florida Condo Association Hurricane Claim Checklist

Use this checklist after a hurricane or major storm to keep the association claim file organized across property, flood, D&O, vendors, residents, repairs, and board communication.

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PDF checklist companion

Official sources linked



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Condo Hurricane Claim Checklist: the short version

A Florida condo association hurricane claim file should separate master property, flood/RCBAP, unit-owner reports, common-element damage, emergency mitigation, vendor invoices, board minutes, resident communication, deductible/assessment questions, and adjuster correspondence. The board should document decisions without promising coverage before policies and facts are reviewed.

Use this checklist to organize insurance documents and questions. It is not legal advice, claim-settlement advice, engineering advice, or a promise that any carrier will accept a specific risk or claim.

BEST FIT

Condo boards after wind or water damage

Separate common-element damage, unit-owner reports, emergency vendors, flood records, and board communication after a storm.

CAMs coordinating vendors and adjusters

Use one claim file for policies, adjusters, vendor invoices, board minutes, resident notices, and deductible questions.

Property managers organizing association records

Coordinate photos, mitigation, access instructions, vendor certificates, and resident updates without promising coverage too early.

Resident committees tracking board communication

Track property, flood/RCBAP, equipment, D&O, and association records so the board can answer questions calmly.

RED FLAGS

! Residents are being told what is covered before the policy and governing documents are reviewed.

! Flood, wind, and interior damage photos are all mixed together.

! Emergency vendors started work but certificates, contracts, and invoices are missing.

! Board decisions on deductibles or assessments are not documented in minutes.

Separate the claim file before confusion spreads

Condo claims get messy when wind, flood, unit interiors, common elements, and resident expectations are mixed together.

Policy and claim numbers

Master property, flood/RCBAP/private flood, equipment, D&O, crime/fidelity, umbrella, claim numbers, adjusters, and carrier contacts.

Damage map

Building-by-building, floor-by-floor, unit-adjacent, roof, envelope, common areas, elevators, electrical, pool, docks, gates, signage, and grounds.

Photo protocol

Date-stamped exterior, interior common areas, roof if safely inspected, water lines, damaged materials, equipment rooms, and vendor before/after photos.

Resident reports

Unit owner reports, photos, contact information, timing of discovery, emergency access issues, and whether damage appears interior, common element, flood, or wind-related.

Flood separation

Keep RCBAP/private flood forms, flood adjuster records, water line photos, elevation documents, and flood estimates separate from wind-property records.

Board and vendor documentation

The board needs a clean record of decisions, vendors, contracts, and communication.

Emergency mitigation file

Tarpping, drying, board-up, debris removal, temporary electrical, elevator service, generator fuel, security, and emergency vendor invoices.

Board minutes and approvals

Emergency meetings, vendor approvals, spending authority, assessment discussion, deductibles, reserves, and counsel/manager recommendations.

Vendor contracts and COIs

Restoration contractors, roofers, engineers, public adjusters if involved, mitigation vendors, elevators, electrical, and security.

Resident communication

Notices, FAQs, timelines, access instructions, what the association is reviewing, and what unit owners should discuss with their own HO-6 carriers.

Deductible, assessment, and recovery questions

These are the questions that create panic if the board waits too long to organize them.

Which deductible applies?

Hurricane, wind, all-other-peril, flood, water damage, equipment breakdown, or multiple deductibles across different policies.

What belongs to unit owners?

Review declarations and bylaws before giving coverage opinions about interiors, improvements, contents, loss assessment, or additional living expense.

What documentation supports payment?

Carrier estimates, engineer reports, invoices, proof of completion, permits, photos, board approvals, and payment records.

Common questions about condo hurricane claim checklist

Should a condo board promise whether unit-owner damage is covered?

No. The board should avoid coverage promises until the master policy, governing documents, unit-owner policy, and claim facts are reviewed.

Why separate flood and wind documents after a condo hurricane claim?

Flood and wind can involve different policies, adjusters, forms, deductibles, and covered property. Clean separation helps reduce confusion.

What should condo boards communicate after a hurricane claim?

Communicate claim status, access instructions, vendor timing, documentation requests, board meeting decisions, and what residents should discuss with their own HO-6 carriers.

What should a condo board collect from residents after a hurricane?

Collect contact information, unit location, date damage was discovered, photos, access notes, and whether the report appears tied to interior, common-element, wind, or flood damage.

Should condo board meeting minutes mention hurricane claim decisions?

Yes. Emergency vendor approvals, spending authority, deductible discussions, resident communication, and major claim decisions should be documented in board records.

OFFICIAL SOURCES

1. **Florida DFS hurricane and storm resources**
<https://www.myfloridacfo.com/division/consumers/storm/resources>
2. **FEMA NFIP claim forms for policyholders**
<https://www.fema.gov/flood-insurance/find-form/policyholders>
3. **Florida Statute 718.111 condominium association insurance**
<https://www.flsenate.gov/Laws/Statutes/2025/718.111>
4. **Florida Statute 718.112 association bylaws and reserves**
https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0700-0799/0718/Sections/0718.112.html
5. **NFIP flood insurance for condominium associations**
<https://agents.floodsmart.gov/sites/default/files/media/document/2025-07/fema-nfip-flood-insurance-condominium-associations-brochure-01-2025.pdf>
6. **NFIP summary of coverage for residential condominium buildings**
<https://agents.floodsmart.gov/sites/default/files/media/document/2025-07/fema-nfip-summary-of-coverage-residential-condominium-buildings-brochure-05-2024.pdf>
7. **HelpWithMyBank RCBAP explainer**
<https://www.helpwithmybank.gov/help-topics/mortgages-home-equity/flood-insurance/flood-rcbap.html>

ONLINE PAGE AND RELATED RESOURCES

Use the live HTML page for links, updates, and citations

This PDF is a meeting-ready companion to the online checklist. The live page includes structured data, source links, related resources, and discovery metadata for search and AI systems.

<https://www.greeneinsurance.com/resources/florida-condo-association-hurricane-claim-checklist>

RELATED RESOURCES

1. Hurricane Claim Documentation Checklist

<https://www.greeneinsurance.com/resources/hurricane-claim-documentation-checklist>

2. Condo Master Policy Document Checklist

<https://www.greeneinsurance.com/resources/florida-condo-master-policy-document-checklist>

3. Condo Association Insurance

<https://www.greeneinsurance.com/industries/condo-association>

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Send the policy, renewal, claim, audit, board packet, driver list, or certificate requirements before the deadline becomes urgent.

[Review Condo Claim Path](#)