



Dear Unit Owners,

PCS Insurance Group understands the importance of annual lender requirements for Certificates of Insurance. To make the process of obtaining certificates of insurance as easy as possible, please find multiple options below in regards to obtaining certificates of insurance.



Email:

Email the request letter from your mortgage lender to certificates@pcsins.com



Fax:

Fax the request letter from your mortgage lender to (813) 388-4598



Mail:

Mail a copy of the request letter to the address below.



Website:

Go to our website www.pcsins.com and fill out the certificate request.

If the unit owners or lenders have any questions while trying to obtain a certificate of insurance, please feel free to contact us directly.

Sincerely,
PCS Insurance Group, Inc.



FLOOD INSURANCE RESPONSIBILITIES AS GOVERNED BY THE NATIONAL FLOOD INSURANCE PROGRAM

DESCRIPTION	CONDOMINIUM ASSOCIATION RESPONSIBILITY	INDIVIDUAL UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVER Structural Framing and Roof Cover	YES	NO
2. EXTERIOR WALLS Paint, Stucco, Insulation, Studs, Concrete Block, Brick, Etc.	YES	NO
3. UNIT INTERIOR WALLS Party walls, Unfinished Drywall Insulation, Metal and Wood Studs	YES	NO
4. COMMON AREA Interior Walls, Studs, Block and Drywall Floor, Wall, and Ceiling Finishes	YES	NO
5. UNIT INTERIOR Floor, Wall & Ceiling, Finishes, Paint, Carpet, Tile, Etc	YES	NO
6. UNIT AND COMMON AREA Structural Floors Structural Ceilings Structural Walls	YES YES YES	NO NO NO
7. COMMON AREA AIR CONDITIONERS	YES	NO
8. COMMON AREA ELECTRICAL	YES	NO
9. INTERIOR UNIT COMPONENTS Appliances Electrical Fixtures Air Conditioners Water Heaters Cabinets	YES YES YES YES YES	NO NO NO NO NO