Condo / Co-op Board Loss Response Checklist

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Two policies, one loss

In a condo or co-op loss, the association's master policy and the unit owner's HO-6 policy both respond — and the line between them is set by the governing documents, not by the insurance company's preference. Sorting that boundary early prevents a loss from bouncing between carriers for months.

First 72 hours for the board or managing agent

- ☐ Stop the source and mitigate common-element damage.
- ☐ Photograph common areas and every affected unit interior.
- ☐ Notify the master policy carrier and open a claim.
- ☐ Notify affected unit owners in writing and tell them to open HO-6 claims.
- ☐ Pull the declaration, bylaws, and any "all-in" vs. "bare walls" language.
- ☐ Log all emergency vendor costs separately from repair costs.

Deciding what sits where

Damaged item	Usually responds
Roof, exterior walls, common hallways	Master policy
Building plumbing risers and mains	Master policy
Unit fixtures, cabinets, flooring, paint	Depends on all-in vs. bare-walls declaration
Unit owner's furniture and personal property	HO-6
Unit owner's share of the master deductible	HO-6 Loss Assessment coverage
Lost rent or relocation for a unit owner	HO-6 Loss of Use

Loss assessment

When the association's deductible or uninsured portion is spread across owners, HO-6 Loss Assessment coverage can pay a unit owner's share — but the limit is often small, so confirm it early and tell owners to check their declarations page.

Documentation to keep centrally

- ☐ Unit-by-unit damage log with photos and access dates.
- ☐ Master policy declarations, endorsements, and deductible.
- ☐ Board minutes and resolutions authorizing emergency work.
- ☐ All vendor scopes, invoices, and change orders.
- ☐ Correspondence with the master carrier and its adjuster.

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