Condominium Association Master Insurance Deductible Allocation Decision Tree

Applies to Condominium Associations governed by the Missouri Uniform Condominium Act. For illustration purposes only. Please consult your Association's documents and your attorney for your specific needs.

Negligent Unit Owner pays for

Deductible.

THE DANIEL AND HENRY CO. INSURANCE AND RISK MANAGEMENT Are Damages to a Unit(s) In Excess of the Association's Master Insurance Policy Deductible? Unit Owner typically pays for repairs within their Unit. There is no contribution by the Association or the Master Was negligence Insurance Policy. Please review the "Repair and the cause of Maintenance" section of the Association's governing documents for guidance. Yes. By Unit Owner, Their Guests, or Yes. By the Association. NO. Tenants.

Association pays for the Deductible.

Affected Unit Owner Pays for Damages up to the Master Insurance Policy deductible. If more than one Unit Owner is affected, the Association deductible is split equally amongst Unit Owners.