COA, Condo Association, and HOA Master Policy vs Unit-Owner (HO-6) Contents Boundaries

Canonical Web Version: https://restorationintel.com/coa-condo-association-hoa-master-policy-vs-unit-owner-ho-6/

Direct Answer: Pre-loss boundary mapping in condominiums and townhomes separates original association-maintained fixtures, unit-owner upgrades, and movable personal property before a vertical riser leak or fire forces dual adjusters to freeze pack-out and demolition.

Field Benchmark & Decision Matrix

Asset / Zone Class	Master Policy Operational Cue	Unit-Owner (HO-6) Operational Cue	Pre-Loss Evidence to Capture	Loss-Day Pack-Out & Estimate Routing
Original Kitchen Cabinetry & Tops	Builder-spec identical across stacked units	Excluded under bare-walls; check owner upgrade docs	Wide kitchen elevation + drawer box joinery close-up	Hold demo until COA manager confirms master-vs-unit bucket
Owner-Installed Remodel Upgrades	Rarely covered if master is original-spec only	Owner betterments & improvements schedule	Contractor remodel invoice + before/after remodel photos	Separate upgrade line items from standard structural dry-out
Freestanding & Built-In Appliances	Hardwired exhaust/disposal sometimes in all-in scope	Plug-in refrigerators, washers, & countertop units	OEM serial plate + power/water hookup photo behind unit	Protect plug-in units in pack-out; coordinate hardwired disconnects
Hardwood, Tile & Carpet Over Slab	Subfloor slab/acoustic mat typically association side	Floating LVP, custom tile, or owner-laid hardwood	Transition strip photo showing subfloor vs finished layer	Capture moisture readings in both slab and finish floor
Custom Blinds, Shutters & Draperies	Exterior-uniform blinds sometimes mandated by HOA	Custom interior shutters, motorized shades, & drapes	Mount bracket close-up + vendor invoice with window count	Tag window treatments by room before wall demo begins
Deeded Storage Cages & Garage Lockers	Common-area structure, sprinklers, & security fencing	Personal tools, bikes, luggage, & seasonal bins inside	Locker number placard + interior shelf/bin sweep	Route under unit-owner contents custody with locker ID tag

Practitioner Operational Takeaways

• Separate pre-loss condo folders physically by association common areas, unit structural upgrades/betterments, and movable personal contents.

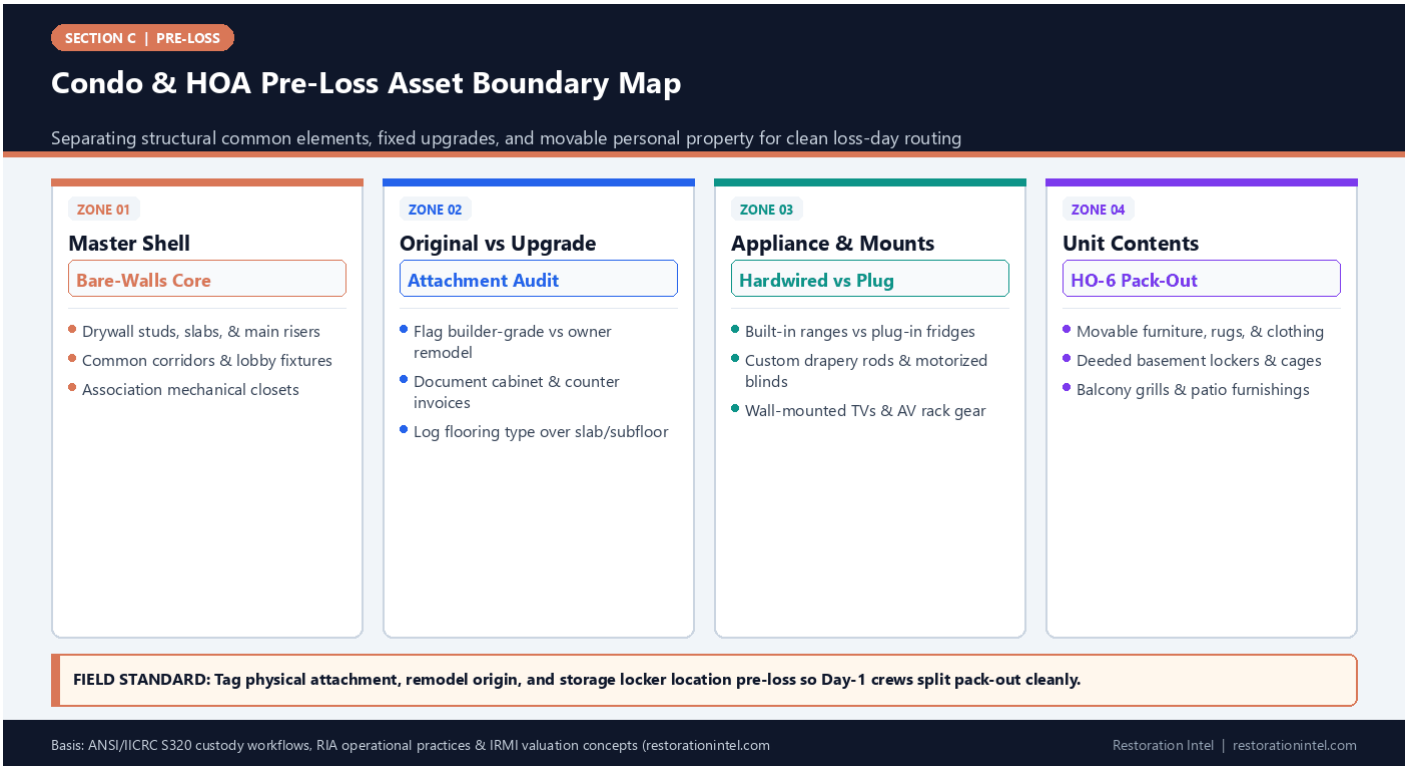
• Collect paid invoices and before/after photos for any unit-owner remodel upgrades (cabinets, counters, custom flooring, built-ins) differing from builder spec.

• Photograph utility hookups and rating plates on all kitchen and laundry appliances to distinguish hardwired fixtures from freestanding plug-in units.

• Walk and document every deeded basement storage cage, garage cabinet, and balcony zone with the unit locker placard visible in the opening frame.

• Pair association common-element readiness files with HOA access rules, elevator dimensions, and dual emergency contact authorizations (without giving policy coverage advice).

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/coa-condo-association-hoa-master-policy-vs-unit-owner-ho-6.md

• **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/

• **ANSI/IICRC S500 Water Damage Standard:** https://iicrc.org/s500/

• **Restoration Industry Association (RIA):** https://www.restorationindustry.org/

• **IRMI Insurance Glossary: Replacement Cost Value (RCV):**
https://www.irmi.com/term/insurance-definitions/replacement-cost

• **IRMI Insurance Glossary: Subrogation:** https://www.irmi.com/term/insurance-definitions/subrogation