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the Unit, and the Unit, for such necessary sums to remove any unauthorized structural addition or alteration, and to restore the property to good condition and repair.

X.

MAINTENANCE AND REPAIR OF GENERAL COMMON ELEMENTS AND LIMITED COMMON ELEMENTS BY ASSOCIATION

The Board of Administration shall be responsible for the maintenance, repair and replacement of all of the General Common Elements and Limited Common Elements.

XI.

PERSONAL LIABILITY AND RISK OF LOSS OF CO-OWNER AND SEPARATE INSURANCE COVERAGE

The co-owner of each Unit may, at his own expense, obtain insurance coverage for loss of or damage to any furniture, furnishings, personal effects and other personal property belonging to such co-owner, and may, at his own expense and option, obtain insurance coverage against personal liability for injury to the person or property of another while within such co-owner's unit or upon the General Common Elements and Limited Common Elements.

XII.

INSURANCE PROVISIONS

LIABILITY INSURANCE:

A. The Board of Administration shall obtain Public Liability and Property Damage Insurance covering all of the General Common Elements and Limited Common Elements of the property, and insuring the Administration and the co-owners, as its and their interest appear, in such amounts as it may determine from time to time. Premiums for the payment of such insurance shall be charged as a common expense.

CASUALTY INSURANCE:

1. Purchase of Insurance: The Board of Administration shall obtain Fire and Extended Coverage Insurance and Vandalism and Malicious Mischief Insurance, insuring all of the insurable improvements within the property, in and for the interest of the Unit co-owners and their mortgagees, as their interests may appear, in an amount equal to the maximum insurable replacement value, as determined annually by the Board of Administration. The premiums for such coverage and other expenses in connection with said insurance, shall be charged as a common expense.

2. Loss Payable Provisions - Insurance Trustee: All Policies purchased by the Association shall be for the benefit of the Board of Administration, all Unit co-owners, and their mortgagees, as their interests may appear. Said policies shall provide that all insurance proceeds payable of account of loss or damage shall be payable to a bank that holds trust powers, which Trustee is herein referred to as the

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