

B. The residence owners may carry at their own initiative and expense the following policies:

1. A building additions and alterations endorsement to the residences policy in A. 1. above for the exclusive benefit of the residence owner.
2. A tenant's home owner policy covering casualty to contents, burglary and other risks.
3. A personal liability and property damage policy for the residence owner's protection.

C. An Insurance Trustee shall be selected in accordance with Appendix Three.

In the event of a conflict between the summary contained in this paragraph XII and the provisions of Appendix Three, Appendix Three will govern.

XIII. REPAIR, RECONSTRUCTION OR REBUILDING. Repair, reconstruction or rebuilding of the property in the condominium following damage to or destruction of all or a portion of the property in condominium shall be governed by the provisions set forth in Appendix Four, which is attached as a part of this Declaration. Some of the provisions are summarized as follows:

A. The Association will determine whether or not any part of the property in the condominium which is damaged or destroyed shall be repaired, reconstructed or rebuilt, in the following manner:

1. Damage to common areas and facilities will be repaired, reconstructed or rebuilt unless otherwise unanimously agreed upon by the co-owners.

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