

20.8 If the damage is only to those parts of one unit for which the responsibility of maintenance and repair is that of the Unit Owner, then the Unit Owner shall be responsible for reconstruction and repair after casualty. In all other instances, the responsibility of reconstruction and repair after casualty shall be that of the Association. All such repair and/or reconstruction shall be accomplished pursuant to Plans and Specifications to be submitted to and approved by the Association which Plans and Specifications shall be substantially the same as the original Plans and Specifications for such unit.

20.8.1 Immediately after a casualty causing damage to property for which the association has the responsibility of maintenance and repair, the Association shall obtain reliable and detailed estimates of the cost to place the damaged property in condition as good as that before the casualty. Such costs may include professional fees and premiums for such bond as the Directors of the Association desire.

20.8.2 If the proceeds of insurance policies are not sufficient to defray the estimated costs of reconstruction and repair by the Association (including the aforesaid fees and premiums, if any) assessment shall be made against all Unit Owners in sufficient amounts to provide funds for the payment of such costs.

20.8.3 The funds for payment of costs of reconstruction and repair after casualty, which shall consist of proceeds of insurance held by the Association and funds collected by the Association from assessments against Unit Owners, shall be disbursed in payment of such cost in the following manner:

20.8.3.1 If the amount of the estimated costs of reconstruction and repair exceeds the total of the annual assessments of Common Expenses therefor made during the year in which the casualty occurred, then the sums paid upon assessments to meet such costs shall be deposited by the Association with the proceeds from insurance.

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