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required in this Master Deed, or shall make any structural addition or alteration without the required written consent, or otherwise violates or threatens to violate the provisions hereof, the Association shall have the right to proceed in a Court of Equity for an injunction to seek compliance with the provisions hereof. In lieu thereof, and in addition thereto, the Association, through its Board of Directors, shall have the right to levy an assessment against the Owner of the Townhome, and the Townhome, for such necessary sums to remove any unauthorized structural addition or alteration, and to restore the Property to good condition and repair.

XI.

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

The Association, at its expense, shall be responsible for the maintenance, repair and replacement of all of the General Common Elements and for all of those Limited Common Elements on the Property except individual parking spaces, balconies, decks, patios, carports, garages, and chimneys. The responsibility of the Association for such maintenance and repair shall include those portions of the General Common Elements and the Limited Common Elements which contribute to the support of the Buildings and all conduits, ducts, plumbing, wiring and other facilities located in the General Common Elements and the Limited Common Elements. Should any incidental damage be caused to any Townhome by virtue of any work which may be done or caused to be done by the Association in the maintenance, repair or replacement of any General or Limited Common Elements, the said Association shall, at its expense, repair such incidental damage.

XII.

OWNER'S RISK OF LOSS AND PERSONAL INSURANCE COVERAGE

The Co-owner of each Townhome 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