

of Directors, shall have the right to levy an assessment against the co-owner of 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.

XVIII.

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 Limited Common Elements except individual unit appurtenant fences and all conduits, ducts, plumbing, wiring and other facilities located in the General Common Elements and Limited Common Elements; should any incidental damage be caused to any unit 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 Common Elements and Limited Common Elements, the said Association shall, at its expense, repair such incidental damage.

XIX.

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

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. All such insurance obtained by the co-owner of each unit shall, wherever such provisions shall be available, provide that the insurer waives its right of subrogation as to any claims against other co-owners of units, association, and the respective servants, agents and guests of said other co-owners and Association, and such insurance coverage shall be obtained from the insurance company from which Association has such coverage. Risk of loss of or damage to any furniture, furnishings and personal effects and other personal property other than such furniture, furnishings and personal property constituting a portion of the General Common Elements and Limited Common Elements belonging to or carried on the person of the co-owner of each unit, or which may be stored in any unit, or in, to or upon General Common Elements and Limited Common Elements, shall be borne by the co-owner of each such unit. All