

such necessary sums to remove any unauthorized structural addition or alteration, and to restore the Property to good condition and repair. Each Unit Owner shall also be liable to any other Unit Owner or to the Association for damages to any other Unit or the General Common Elements which may be caused by the failure of such Owner to maintain his Unit as required herein.

XI.

MAINTENANCE AND REPAIR OF GENERAL 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 except those portions to be maintained by Unit Owners by the provisions of Article X or any other applicable provision herein. The responsibility of the Association for such maintenance and repair shall include those portions of the General 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 which do not serve or exist for the exclusive benefit of a single Unit. 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, the Association shall, at its expense, repair such incidental damage.

XII.

OWNER'S RISK OF LOSS AND  
PERSONAL 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. 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

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