

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 Office 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 Office may, at his own expense, obtain insurance coverage for loss of or damage to any furniture, furnishings, equipment, 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 Office or upon the General Common Elements and Limited Common Elements. All such insurance obtained by the Co-owner of each Office shall, wherever such provisions shall be available, provide that the insurer waives its right of subrogation as to any claims against the other Co-owner of an Office, Association, and the respective servants, agents and guests of said other Co-owner and Association. Risk of loss of or damage to any furniture, furnishings, equipment and personal effects and other personal property (other than such furniture, furnishings, equipment 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 Office, or which may be stored in any Office or in or upon General Common Elements and Limited Common Elements, shall be borne by the Co-owner of each such Office. All furniture, furnishings and personal property constituting a portion of the General Common Elements and Limited Common Elements and held for

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