

good condition and repair.

XVIII.

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, whenever such provision 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 the Association obtains coverage against the same risks, liability or peril, if the 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 furniture, furnishings and personal property constituting a portion of the General Common