

Elements and Limited Common Elements are held for the joint use and benefit of all co-owners of all Units shall be covered by such insurance as shall be maintained in force and effect by the Association as hereinafter provided. The co-owner of a Unit shall have no personal liability for any damages caused by the Association or in connection with the use of the General Common Elements and Limited Common Elements. The co-owner of a Unit shall be liable for injuries or damages resulting from an accident in his own Unit, to the same extent and degree that the owner of a house would be liable for an accident occurring within the house.

XIX.

INSURANCE PROVISIONS

LIABILITY INSURANCE

A. The Board of Directors of the Association shall obtain Public Liability and Property Damage Insurance covering all of the General Common Elements and Limited Common Elements of the property, and insuring the Association and the Co-owners, as its and their interest appear, in such amounts as the Board of Directors of the Association may determine from time to time, provided that the minimum amount of coverage shall be a single limit coverage of \$300,000.00 for personal injury and/or property damage. All Liability insurance shall contain Cross-Liability Endorsement to cover liabilities of the Unit co-owners as a group to a Unit co-owner. Premiums for the payment of such insurance shall be paid by the Association and charged as a common expense.

B. Casualty Insurance

1. Purchase of Insurance. The Association shall obtain fire and extended coverage insurance and vandalism and

0550

4328 RV-2