

property of another while within such Co-owner's Townhome or upon the General Common Elements and Limited Common Elements. All such insurance obtained by the Co-owner of each Townhome 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 Townhomes, Association, and the respective servants, agents and guests of said other Co-owners and Association. 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 Townhome, or which may be stored in any Townhome or in or upon General Common Elements and Limited Common Elements, shall be borne by the Co-owner of each such Townhome. All furniture, furnishings and personal property constituting a portion of the General Common Elements and Limited Common Elements and held for the joint use and benefit of all Co-owners of all Townhomes shall be covered by such insurance as shall be maintained in force and effect by Association as hereinafter provided. The Co-owner of a Townhome 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 Townhome shall be liable for injuries or damages resulting from an accident in his own Townhome, to the same extent and degree that the owner of a house would be liable for an accident occurring within the house.