

The Association, at its expense, shall be responsible for the maintenance, repair and replacement of all of the General Common Elements and for all of those Limited Common Elements on the Property except individual balconies, decks, patios, screen porches, and chimneys. The responsibility of 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 Residence 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 Residence 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 Residence or upon the General Common Elements and Limited Common Elements. All such insurance obtained by the Co-owner of each Residence 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 Residences, 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 Residence, or which may be stored in any Residence or in or upon General Common Elements and

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