

necessary sums to remove any unauthorized structural addition or alteration, and to restore the Property to good condition and repair.

XI.

MAINTENANCE AND REPAIR OF GENERAL COMMON ELEMENTS  
AND LIMITED COMMON ELEMENTS BY ASSOCIATION

The Association, at its expense, shall be responsible for the maintenance, repair and replacement of all of the General Common Elements or Limited Common Elements on the Property, except those areas which must be maintained by Unit owners or the owners of Units in a given Building pursuant to the terms hereof. 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 (except those allocated to the owners of Units in a given Building by the Master Deed or by action of the Association). Should any incidental damage be caused to any Unit 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 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 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 Owner's Unit or upon the General Common Elements and Limited Common Elements. All such insurance obtained by the Owner of each Unit shall, wherever such provisions shall be available, provide that the insurer waives its right of subrogation as to any claims against other Owners of Units, the Association, and the respective