

ARTICLE 5.0 **INSURANCE**

- 5.1 Each homeowner is responsible for obtaining at his or her own expense, insurance covering his or her Lot, including all improvements thereon and all personal property located therein.

- 5.2 No homeowner or occupant shall permit anything to be done or kept in the homes or in the common (or limited common) areas and facilities which will increase the insurance premiums of the Association or result in the cancellation of such insurance on any home or in part of the common areas and facilities, without the consent of the Board of Directors.