

EXHIBIT "A"

AMENDMENTS TO DECLARATION OF CONDOMINIUM
FOR
KINGS GREEN AT MAJESTIC, A CONDOMINIUM

Additions indicated by underlining.
Deletions indicated by ~~striking through~~.

Amendment to Section 15(e) regarding Unit Owner's Personal Insurance Coverage:

"(e) Exceptions from Association Responsibility; Unit Owner's Personal Coverage. Except as specifically provided herein or by the Act, the Association shall not be responsible to Unit Owners to obtain insurance coverage upon any property lying within the boundaries of their Unit (i.e. personal property and permitted fixtures contained therein) , or for their personal liability and living expense or for any other risks not otherwise insured in accordance herewith.

Unit Owners may be required to purchase flood insurance for their respective Units if such insurance is required by their mortgagees. In the event flood insurance is required, such insurance shall be for the lesser of one hundred percent (100%) of the current replacement cost of the Unit as contained within the building, or the maximum amount of flood insurance available with regard to such property.

The Association may obtain flood insurance on the buildings and any other improvements constructed on the Condominium Property.

Each Unit Owner is required to purchase and maintain adequate insurance coverage for his or her own Unit, and the personal property therein, including all alterations, additions and improvements made to the Unit or the common elements by the Unit Owner or his or her predecessors in title, including but not limited to all floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, window treatments (including curtains, drapes, blinds, hardware, and similar window treatment components), or replacements of any of the foregoing, which are located within the boundaries of a Unit and serve only one Unit, and any improvements installed by a current or former Unit Owner if the improvement benefits only the Unit Owner for which it was installed regardless of whether the improvement is located within that Unit. The Unit Owner shall also insure those items which the Unit Owner is obligated to insure, or which the Association may exclude from its insurance responsibility, by virtue of the Condominium Act as the same may be amended from time to time. The Unit Owner shall bear the financial responsibility for any damage to his property or liability to others and may not pursue a claim for damages against the Association or others, for damage which would be covered under a customary policy for condominium units in this region of the State, should the Unit Owner fail to maintain such insurance. Unless waived by resolution of the Board the policy must also: (i) include personal liability coverage, (ii) include special assessment coverage of no less than \$2,000.00 per occurrence (or another amount established by the Board), and (iii) not contain rights of subrogation against the Association. The insurance obtained by the Unit Owner shall be in amounts deemed sufficient by the Board, which may establish additional and supplemental individual Unit Owner's insurance obligations from time to time through the Rules and Regulations. The Board may require that Unit Owners provide certificates of insurance, or other appropriate evidence of such insurance coverage. If a Unit Owner fails or refuses to maintain such insurance coverage deemed reasonably necessary

by the Association, or if the Owner allows the required insurance coverage to lapse, or for some other reason, causes the same to become ineffective, the Association may but is not obligated to, purchase whatever coverage it deems reasonably necessary for the Association's benefit. The costs incurred by the Association in procuring insurance shall become due and payable by the Owner in all respects, together with interest, reasonable attorney's fees and costs of collection, immediately upon the Association notifying the Owner, in writing, that it has procured such insurance, and the costs thereof. The Association shall be a named additional insured and loss payee on all hazard and liability policies obtained by the Unit Owner pertaining to the Unit. A Unit Owner's policy must conform to the requirements of Section 627.714, Florida Statutes, as may be amended from time to time.

~~The Unit Owner shall be responsible for insuring any and all air conditioning equipment and wiring and piping related thereto which is located on the Common Elements appurtenant to the Unit and all Unit floor, wall and ceiling coverings, including, but not limited to, electrical fixtures, appliances, air conditioning and heating equipment, water heaters and cabinets.~~

It shall be the obligation of the individual Unit Owner, if such Unit Owner so desires, to purchase and pay for insurance as to all such and other risks not covered by insurance carried by the Association."
