appliances; (5) water heater; (6) water filter; (7) built-in cabinets and countertops; and (8) 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 the Unit and serve only such Unit. Each Unit Owner must obtain and maintain adequate property insurance for the portions of the Condominium Property that must be insured by the Unit Owner or recognize that the Unit Owner bears financial responsibility for any damage or liability to the Association or other Owners that would otherwise be covered by such insurance. The Board of Directors will procure insurance covering the Common Elements (including the buildings and improvements) as well as all insurable Association Property, in an amount determined annually by the Board. Pursuant to F. S. 718.111(11)(b), the word "building" does not include floor coverings, wall coverings, or ceiling coverings, nor electrical fixtures, appliances, air conditioning or heating equipment, water heaters, or built in cabinets located within a Unit. Such insurance shall afford the following protection:

a. Property. The policy must include extended coverage (including windstorm), and replacement cost coverage for loss or damage by fire, vandalism and malicious mischief, and other hazards covered by the standard "All Risk" property contract.

Subsections 'b' through 'h' shall remain unchanged but shall be designated as 'a' through 'g'.

hi. Personal Property/Unit Owner Liability Coverage: The Association is not responsible for obtaining insurance to insure the personal property or to protect the personal liability of a Unit Owner. It is strongly encouraged that each Unit Owner obtain a policy of insurance to cover these risks. Each Unit Owner shall obtain and maintain public liability insurance covering losses which may occur in and about the Owner's Unit.

15. USE RESTRICTIONS:

15.2 Access to Units: In accordance with Florida Statute Section 718.111(5), the Association has an irrevocable right of access to each Unit and its Limited Common Elements, including the garage, during reasonable hours when necessary for the purpose of maintenance, repair, and replacement of the Common Elements or of any portion of a Unit or the Limited Common Elements to be maintained by the Association pursuant to this Declaration or as necessary to prevent damage to the Common Elements or to a Unit or Units. The right of access to a Unit shall be exercised after reasonable notice to the Unit Owners, unless such notice is not possible or practical under the circumstances, and with due respect for the occupants' rights to privacy and freedom from unreasonable annoyance, with reasonable precautions to protect the personal property within the Unit. The Association requires and shall retain a passkey to all Units and garages. No Unit Owner shall install or alter any lock that prevents access while the Unit is unoccupied without providing the Association with a key. In the event the Unit Owner fails to provide a key and the Association requires access, the Unit Owner will be responsible for all expenses required for the locksmith service.

BYLAWS

II. MEETINGS OF MEMBERS

Subsections 'C' through and including 'H" shall be deleted and replaced with the following new provision:

C. Notice of Meeting: Waiver of Notice. Notice of a meeting of Members shall state the time, place, date and the purpose(s) for which the meeting is called. The notice shall include an agenda. A copy of the notice shall be continuously posted at the bulletin board next to the elevator on the first floor of the building not less than fourteen (14) days before the meeting. The notice of any Members' meeting shall be provided to every Member by one of the following methods: (1) mailed postpaid and correctly addressed to the Member's address shown in the current records of the Association, or (2) be hand delivered to the Member who must in that event sign a receipt, or (3) be electronically transmitted to a correct facsimile number or electronic mail address at which the Member has consented to receive notice. Each Member bears the responsibility of notifying the Association of any change of address. Consent by a Member to receive notice by electronic transmission shall be revocable by the Member by