\* *DISCLAIMER* – The following list of by-laws has been retyped using the original hard copy and should not be referenced as the official version. Those interested in obtaining an official copy of the covenants or the by-laws should pursue them through the proper channels.

\**NOTE* - The blue underline words are to be used as summary of the list for quick reference. They are not included in the official bylaws.

**BY-LAWS OF CREEKSIDE VILLAGE HOMEOWNERS ASSOCIATION, INC. – ADOPTED FEBRUARY 24, 2004**

**ARTICLE K – Insurance**

1. Community Policy Requirements The corporation shall purchase and maintain at all times a comprehensive general liability insurance policy covering all common areas, public ways and any other areas that are under its supervision. The liability insurance shall insure against liability to the public or to other lot owners, their tenants, guest or invitees, relating in any way to the ownership, operation, maintenance and/or use of the common areas and any part thereof, and any other areas under the corporation’s supervision including public ways, if the corporation supervises any such public ways. Such insurance policy shall contain a “severability f interest endorsement” or equivalent coverage which precludes the insurer from denying the claim of a lot owner because of the negligent acts of the corporation of other lot owners. Limits of liability shall be at least One Million Dollars ($1,000,000.00) covering all claims for personal injury and/or property damage arising out of a single occurrence. Coverage under this policy shall include legal liability arising out of losses related to employment contracts of the corporation. The policy shall require the insurer to notify, in writing, the corporation at least ten (10) days before the insurer cancels or substantially changes the coverage.
2. Owner Policy Requirements It is the responsibility of each owner to purchase and maintain hazard insurance on such owner’s dwelling, personal property, fixtures, and appliances. Each owner shall be responsible for purchasing and maintaining any desired liability insurance covering his lot and dwelling.