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**CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM
FOR
SANIBEL ARMS WEST CONDOMINIUM ASSOCIATION, INC.**

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WE HEREBY CERTIFY THAT, the amendment to the Declaration of Condominium set out herein and made a part hereof (said Declaration of Condominium being recorded in Official Records Book 841, at Page 620, et. als., of the Public Records of Lee County, Florida) passed in accordance with the necessary affirmative votes to pass the amendments as required by the Declaration of Condominium of the Association; and that as a result of the foregoing, and proper notice having been given, said amendments have been duly adopted.

(Note: Underlined language is added and cross through language is deleted).

Section 9 (C) (.1) shall be amended as follows:

C. COVERAGE:

~~(.1) CASUALTY~~—The building and all other insurable improvements upon the land and all personal property owned by the Association shall be insured in an amount equal to the maximum insurable replacement value thereof (exclusive of excavation and foundations) as determined annually by the insurance company affording such coverage. Such coverage shall afford protection against:

~~(i) LOSS OR DAMAGE BY FIRE~~ and other hazards covered by the standard extended coverage endorsement;

~~(ii) SUCH OTHER RISKS~~ as from time to time customarily shall be covered with respect to buildings similar in construction, location and use as the buildings, including but not limited to vandalism, malicious mischief, windstorm, and water damage, if available.

• RECORD VERIFIED - CHARLIE GREEN, CLERK •
• BY: G. SHERWOOD, D.C. •

CASUALTY. The Building (including all fixtures, installations, or additions comprising that part of the Building within the boundaries of the Units and required by the Act to be insured under the Association's policy(ies), but excluding all furniture, furnishings, or other personal property owned, supplied, or installed by Unit Owners or tenants of Unit Owners and all improvements located on the Common Elements from time to time, together with all fixtures, building service equipment, personal property, and supplies constituting the Common Elements or owned by the Association, (collectively the "Insured Property"), shall be insured in an amount not less than 100% of the full insurable replacement value thereof, excluding foundation and excavation costs. Unless otherwise provided by the Florida Condominium Act, as amended from time to time, the Association's responsibility to provide insurance shall not include unit floor coverings, wall coverings, or ceiling coverings and shall not include the following equipment if it is located within the unit and the Unit Owner is required to repair or replace such equipment: electrical fixtures, appliances, air conditioners or heating equipment, water heater, or built-in cabinets. Such policies may contain reasonable deductible provisions as determined by the Board of Directors of the Association. Such coverage shall afford protection against:

A. Loss or damage by fire and other hazards covered by a standard extended coverage endorsement; and

B. Such other risks as from time to time are customarily covered with respect to buildings and improvements similar to the Insured Property in construction, location, and use, including, but not limited to, vandalism and malicious mischief.

