

**AMENDMENT TO THE DECLARATION OF CONDOMINIUM**  
**OF**  
**TURTLE COVE CONDOMINIUM ASSOCIATION, INC**

Pursuant to the authority contained in Paragraph 13.3 – Regular Amendments, under Declaration of Condominium of TURTLE COVE CONDOMINIUM ASSOCIATION, INC., pursuant to Declaration thereof recorded in O.R. Book 100 Page 259, Public Records of Glades County, Florida, is amended as follows:

Note: Words underlined are additions; words in ~~struck-through~~ type are deletions.

8.2 UNIT OWNERS – ~~Each unit owner may obtain insurance at his own expense, affording coverage upon his personal property and for his personal liability, for owner or mortgagee title insurance and as the owner may desire.~~

- A. Each unit owner is required to obtain and keep in force continuously, a liability policy covering their individual unit against claims from damage and/or injury to people and property in Turtle Cove.
- B. Current owners have 60 days after approval of this amended Article 8.2, to obtain the required insurance.
- C. New owners are required to show proof of liability insurance in compliance with this Article 8.2.
- D. The minimum policy limit is \$300,000. Owners may insure for more if desired.
- E. Required coverage amounts may be increased from time to time by a majority vote of the board of directors at an official board meeting.
- F. Unit owners will comply with any coverage increases at their next policy renewal.
- G. Proof of a conforming liability policy must be provided to the Turtle Cove Secretary as stated in B and C above, within two weeks after any policy renewal. A standard certificate of insurance or copy of the declaration page must be provided to the Association showing the carrier's name and address, policy holder name, address of property, in-force dates and coverage limits.
- H. If at any time, the unit owner fails to provide proof of insurance as in subparagraph G, or the Association is informed of a cancelled policy, the board may, after providing the owner 45 days' notice, purchase a conforming policy or in the alternative, the board may first levy an assessment against the non-complying owner. The cost of the

forced placed policy, plus a \$100 administration fee will be assessed to the unit owner as an assessment and is payable within 5 days demand for payment by the board. Failure to pay will be subject to lien as provided in Article 7.2 through 7.8 of the Bylaws and § 718.0835 Florida Statutes.

- I. Unit owners who have conflicting insurance requirements in place by a mortgage lender may purchase policies that conform to the requirements of the lender. Proof of such lender requests shall be provided to the Association upon request.

END OF AMENDMENT

This amendment made this \_\_\_\_\_ day of \_\_\_\_\_, 202\_\_.

Witnesses:

TURTLE COVE CONDOMINIUM  
ASSOCIATION, INC

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\_\_\_\_\_

\_\_\_\_\_

Jerry Morris, President

STATE OF FLORIDA

COUNTY OF GLADES

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_ 202\_\_ by Jerry Morris, President of the Turtle Cove Condominium Association, Inc., a Florida Corporation, on behalf of said corporation.

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NOTARY PUBLIC

MY COMMISSION EXPIRES: