

The LANDLORD agrees that it will keep the demised premises set forth in "Exhibit A" herewith insured against loss or damage by fire with extended coverage to the full, fair, insurable value thereof. The TENANT shall have no liability for any loss or damage to the demised premises covered by the insurance which the LANDLORD is required by this Article to keep in effect, even if such loss or damage be caused by the negligence or misconduct of the TENANT, its agents, servants or invitees.

The TENANT agrees that it will keep its inventory of merchandise, trade fixtures, equipment and other property of the TENANT located in or on the demised premises insured against loss or damage by fire with extended coverage to the full, fair, insurable value thereof.

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In the event that as a result of any act or neglect of the TENANT, its agents, servants or invitees, or the nature of the business conducted in or on the demised premises, the rate of fire insurance with extended coverage upon the entire ^{premises} shall be increased over the rate existing as of the date of the commencement of the term of this Lease, the TENANT, on demand, shall pay to the LANDLORD, as additional rent a sum equal to any increase in the cost of such insurance caused by said act, neglect or nature of business.

During the term of this Lease and all extensions, if any, the LANDLORD will carry public liability insurance covering the entire parking area of the shopping center in the amount of ONE HUNDRED THOUSAND DOLLARS (\$100,000.00) for personal injury to any one person, and THREE HUNDRED THOUSAND DOLLARS (\$300,000.00) for personal injury in any single accident, and TWENTY-FIVE THOUSAND DOLLARS (\$25,000.00) for property damage.

The TENANT shall obtain and maintain a comprehensive liability policy from an insurance carrier satisfactory to the LANDLORD and properly endorsed so as to accrue to the benefit of the LANDLORD, that will save LANDLORD and TENANT harmless from any loss occasioned by any defect in the demised premises or any act, neglect or fault of the LANDLORD or the TENANT or their officers, agents, employees and invitees, resulting from the condition or use of the demised premises. The amount of the liability insurance coverage to be provided by the TENANT shall be no less than ONE HUNDRED THOUSAND DOLLARS (\$100,000.00) for personal injury for any one person and THREE HUNDRED THOUSAND DOLLARS (\$300,000.00) for personal injury in any single accident, and TWENTY-FIVE THOUSAND DOLLARS (\$25,000.00) for property damage.

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