expiration of the term herein set forth without written consent of the Landlord, it shall be deemed a tenant from month to month under the same terms, rents, covenants and conditions herein contained, or the Landlord may take such steps as may be necessary to remove the Tenant from the demised premises.

## ASSIGNMENT BY THE TENANT

The Tenant agrees not to assign, mortgage, pledge or encumber this Lease without first obtaining the written consent of the Landlord. The Tenant is hereby given the right to sublet the demised premises or any part thereof only with the prior written consent of the Landlord but notwithstanding such subletting, the Tenant shall continue to remain liable for and guarantee the performance of the terms, conditions and covenants of this Lease.

## INSURANCE

The Tenant agrees that it will keep the demised premises set forth insured against loss or damage by fire with extended coverage to the full, fair, insurable value thereof.

The Tenant agrees that it will keep its inventory of equipment, furniture, 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, and further, it agrees to keep the demised premises insured against loss or damage resulting from any cause other than fire.

In the event 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 insurence with extended coverage upon the entire premises shall be increased over the rate 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.