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upon the Demised Premises at the commencement of the term hereof or thereafter erected upon the Demised Premises, including all equipment appurtenant to the Demised Premises and all alterations, changes, additions and improvements insured against loss or damage by fire and extended perils, including boiler insurance in an amount of not less than the then full replacement cost thereof (not including footings, foundations, building pads or paving) and in amounts sufficient to prevent Lessor and/or Lessee from becoming a co-insurer of any loss under the applicable policies, which replacement cost in any event shall be deemed to be not less than One Million Nine Hundred Thousand (\$1,900,000.00) Dollars. Lessee shall also during the term hereof carry flood insurance covering improvements located on the Demised Premises, in the amount of \$100,000.00 or such greater amount as is required by the Federal Deposit Insurance Corporation or other federal regulatory agency having jurisdiction over the institution which is the holder of the First Fee Mortgage, and provided:

- (A) that the Premises is located in a flood zone as determined by the Federal Government;
- (B) that flood insurance shall be required by the holder of the institutional First Fee Mortgage and by the Federal Deposit Insurance Corporation or other federal regulatory agency having jurisdiction over the institution which is the holder of the First Fee Mortgage; and
- (C) that the cost per annum of flood insurance shall be the lesser of (i) the maximum amount of cost of federal insurance or reinsurance available relating to flood insurance in the area where the Demised Premises are located or (ii) Two Thousand Dollars (\$2,000.00).

In any event, Lessee, shall carry insurance insuring against all those risks usually insured against by Lessee for all of its other free standing retail properties. To the extent available from an agency of the U.S. government, Lessee shall carry war risk insurance, provided the premium for such war risk insurance does not exceed \$1,000.00 per annum.

(b) Throughout the term of this Lease, Lessee on behalf of itself and the landlord, shall, at its own cost and expense, obtain and maintain (i) a

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