

full 100% replacement cost. The Lessee agrees to maintain appropriate fire equipment in accordance with all state and municipal fire regulations. The Lessee shall be responsible for obtaining and maintaining all hazard insurance protection for its own property in such amounts as may be determined by the Lessee. The Lessor shall have no responsibility or any liability for the damage or destruction of the properties belonging to Lessee.

18. PUBLIC LIABILITY INSURANCE. Lessee will maintain in full force and effect during the term of this Lease liability insurance for the benefit of both the Lessee and Lessor, as their respective interests may appear, covering risk generally included in public liability and property damage insurance policy, in sum of not less than \$1,000,000.00 on account of bodily injury to or death of any one person, and not less than \$1,000,000.00 on account of bodily injury to or death of more than one person as a result of any one accident and not less than \$25,000.00 for injury to property; to protect Lessor to that extent, from any suits arising out of accident or injury to persons or property that may occur on the leased premises the Lessee agrees to furnish Lessor a certificate of such liability insurance policy.

19. NON-LIABILITY OF LESSOR. Lessor shall not be responsible or liable for any damage or injury to any property, merchandise, goods, fixtures, or furniture, or any person or persons at any time on the leased premises nor shall Lessor be in any way responsible for or liable in case of accident or injury to Lessee or any of Lessee's servants, employees, agents, customers, visitors or licensees in or about the leased premises resulting from any cause or happening whatsoever, unless such damage or injury be due to negligence of Lessor, Lessor's agents, servants, contractors, or employees, or to Lessor's failure to carry out any of the Lessor's obligations pursuant to the terms of this Lease.

20. INDEMNITY. Lessee hereby agrees to indemnify and save harmless Lessor and Lessor's successors and assigns, against and from any and all loss, cost, damage or expense arising out of

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