

to be fully effective and collectible for the term of this and all future terms of said Lease Agreements, and being payable to, and inuring to the benefit of Union.

Assignee assumes and agrees, without limiting or detracting from any terms stated above herein, to obtain and maintain insurance acceptable to Union which is primary as to any other existing valid and collectible insurance, and except for Worker's Compensation, Employer's Liability and Contractual Liability, names Union as an additional insured with a Cross Liability clause (severability of interest), covering operations and omissions relating to Assignee's business on the subject premises. Such insurance shall include:

- (a) (i) Worker's Compensation Insurance covering Lessee, and, as required by law, Lessee's employees; and
- (ii) Employer's Liability Insurance as required by Law, or with minimum limit of \$100,000 each occurrence, whichever is greater.

- (b) Comprehensive General Liability Insurance including the following coverages:

- (i) Premises operations
- (ii) Products Liability/completed operations
- (iii) Contractual Liability Insurance

All of the above with a minimum combined single limit of \$500,000 each occurrence (or the equivalent) for bodily injury and property damage, including personal injury.

- (c) Comprehensive Automobile Liability Insurance covering all owned, hired, or otherwise operated non-owned vehicles, with minimum combined single limit of \$300,000 each occurrence (or the equivalent) for bodily injury and property damage, including personal injury.
- (d) Garagekeepers Legal Liability Insurance covering customers vehicles in Lessee's custody, including coverage for loss by fire and explosion, theft (of an entire vehicle), vandalism or malicious mischief and collision or upset with a minimum limit of \$25,000 each occurrence.

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