

policy or policies required under paragraph 14 shall be used to restore the premises to its condition prior to said loss without unnecessary delay and this lease shall continue in full force and effect during the restoration. In the event that any insurance proceeds are insufficient to restore said building to its condition prior to such loss, the Lessee may pay the difference in the cost of such restoration (without any change in rental) or at its election, the Lessee may terminate this lease, in which case all insurance proceeds shall be paid to the Lessor.

13. Insurance. Lessee, during the entire term hereof, shall keep the demised premises, including all repairs, replacements, alterations, additions, and changes thereto made by Lessee, insured against loss, both partial and total, or damage by fire or other casualty and causes covered by the customary standard extended coverage applicable to property of similar character located in Greenville, South Carolina, in an amount not less than 100 percent of the actual replacement value of the improvements including repairs, replacements, alterations or additions thereto. All such insurance shall be written in a company or companies, and with policies, acceptable to Lessor and all such policies shall include Lessor as an insured and as loss payee.

All proceeds of such insurance in case of any loss or damage shall be used toward full compliance with the obligation of Lessee assumed under paragraph 11 hereof to the extent that such proceeds are required for such purpose and any balance of such proceeds shall be released to Lessee. Failure of Lessee to comply in any respect with such obligations shall constitute an immediate assignment of, and entitle Lessor to, any and all insurance proceeds payable to or received by Lessee as a result of such loss or damage.

The Lessee shall also maintain "plate glass insurance" against loss or damage arising from the plate glass in the building in an amount acceptable to the Lessor.

The Lessee shall also maintain rent or rental value insurance against loss of rent or rental value due to fire or other casualty in an

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