so paid, plus any interest and penalty imposed, from the rental accruing to the Lessor hereunder for the next succeeding month.

13. Insurance:

The Lessee agrees to indemnify and/or hold and save the Lessor harmless at all times during the primary term and any extension hereof from and against any and all loss, damage, cost or expense on account of any claim for injury (including death) or damage either to person or property sustained by the Lessor or by any other person which arises out of the use and occupancy of the demised premises by the Lessee (except those resulting from the Lessor's unlawful or negligent acts). In connection herewith, Lessee shall at its own cost and expense provide and keep in force for the benefit and protection of the Lessee and Lessor, as their respective interests may appear and with the Lessor as an additional named insured, a general liability policy or policies in standard form protecting the Lessee and Lessor against any and all liability occasioned by accident or disaster with minimum limits of \$100,000/\$100,000. A renewal policy shall be secured not less than ten (10) days prior to the expiration of any policy and a certificate of the insurer, with proof of payment of premium, evidencing such insurance, shall be deposited with the Lessor upon the Lessor's request. The Lessee shall have the right to settle and adjust all liability claims against Lessor and all claims of Lessor against the insuring companies.

improvements on the demised premises are partially destroyed by fire or other casualty, the premises shall be restored to their condition prior to said loss and the rental due and payable under the terms of this Lease shall be abated in the proportion that the portion of the improvements rendered untenantable by said fire or other casualty bears