

the real property and improvements in an amount of not less than eighty (80%) percent of said property's current fair market value, adjusted annually, but in no event shall said insurance coverage be less than the amount of coverage existing on the premises as of November 2, 1983. The Landord shall furnish to Tenant proof of such insurance coverage and his payment of premiums therefor. The Landlord may carry such other insurance coverage upon the premises as the Landlord may desire, and the Landlord shall pay all premiums therefor.

The Tenant may provide such insurance as it may require for its personal property located upon the premises and such other insurance coverage as the Tenant may desire, and the Tenant shall pay the premiums therefor.

The Tenant shall further maintain general public liability insurance upon the premises for the benefit of both the Landlord and the Tenant in amounts not less than One Hundred Thousand and No/100 (\$100,000.00) Dollars per person and Three Hundred Thousand and No/100 (\$300,000.00) Dollars per accident. The Tenant shall furnish to the Landlord proof of such insurance coverage and its payment of premiums therefor.

13. In the case of destruction of the building(s) or premises by fire or the elements during the term hereby created, or any extension thereof, or such partial destruction thereof as to rendered the premises demised wholly untenable or unfit for

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