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SECTION XIII.

LIABILITY INSURANCE

Lessee shall procure and maintain in force at his expense during the term of this Lease and any extension thereof public liability insurance with insurers and through brokers approved by Lessor. Such coverage shall be adequate to protect against liability for damage claims through public use of arising out of accidents occuring in or around the leased premises in the minimum amount of \$100,000.00 for each person injured, \$300,000.00 for any one accident and \$10,000.00 for property damage. The insurance policy shall provide coverage for contingent liability of Lessor on any claims or losses. The policy shall be delivered to Lessor for keeping. Lessee shall obtain a written obligation from the insurers to notify Lessor in writing at least thirty (30) days prior to cancellation or refusal to renew any policy. If the insurance policies are not kept in force during the entire term of this Lease or any extension thereof, Lessor may procure the necessary insurance and pay the premium therefor and the premium shall be repaid to Lessor as an additional rent installment for the month following the date on which the premiums were paid by Lessor.

SECTION XIV.

FIRE AND CASUALTY INSURANCE

Lessee shall carry fire and any other casualty insurance generally carried on a business of this nature on the demised premises during the term of this Lease in the amount of Fifty Thousand Dollars (\$50,000.00), written by a reliable insurer in the name of Lessor and Lessee in proportion to their respective interests in the demised premises.

SECTION XV.

TAXES

Lessor shall pay all real property taxes in an amount equal true MacMids of the tax year 1970. In subsequent years, all taxes leyied over and above the amount on the premises for the tax year 1970 shall be paid by the Lessee. Lessee shall pay all personal property taxes and assessments and all business taxes and license fees.