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to contest the validity of any assessment, or to obtain a lowering of the assessed valuation upon the leased premises for the purpose of reducing any assessment. In such event, the Lessors will offer no objection, and at the request of the Lessee, but without expense to the Lessors, will cooperate with the Lessee. If requested by the Lessee, and provided the Lessors will not in the reasonable judgment of the Lessors, incur any expense or liability thereby, the Lessors will execute any document which may be necessary and proper for any such proceeding. Any refund shall be the property of the Lessee to the extent to which it may be based on a payment of an assessment made by the Lessee.

5. Insurance:

- (a) The Lessee, at its sole cost and expense, shall keep any building hereafter constructed on the leased premises insured for the mutual benefit of the Lessors and the Lessee, during the term of this lease, against loss or damage by fire and against loss or damage by other risks now or hereafter embraced by "extended coverage", so called, in amounts sufficient to prevent the Lessors or the Lessee from becoming a co-insurer under the terms of the applicable policies, but in any event in an amount not less than 80% of the then "full insurable value", the term "full insurable value" shall mean actual replacement (exclusive of the cost of excavation, foundations and footings below the basement floor) without deduction for physical depreciation. Lessee, at its expense, will also maintain public liability and property damage insurance applicable to the leased premises in amounts reasonable for the risks involved. Such insurance shall be issued by financially responsible insurers duly authorized to do business in the State of South Carolina. All such policies of insurance provided for in this Article shall name the Lessors and