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upon the rent reserved hereunder, in lieu of or as a substitute, in whole or in part, for taxes levied, assessed, or imposed upon the leased premises, the Lessee shall pay the same, but only to the extent that such substitution shall relieve the Lessee in whole or in part from the payment of any real estate taxes, assessments, water and sewer rents, or other charges. In the event the parties do not agree as to the extent to which such substitution relieves the Lessee, the matter shall be determined by arbitration.

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(c) The Lessee may, if it shall so desire, endeavor at any time 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 or liability to the Lessors, will cooperate with the Lessee. If requested by the Lessee, the Lessors will execute any document which may be necessary and proper for any such proceedings, provided the Lessee holds the Lessors harmless from any and all liability and expenses, including attorneys' fees, as a result thereof. 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