premises to the lien of a first mortgage upon the demised premises (or any refinancings thereof) subject to the terms and limitations hereinafter set forth, provided there is no personal liability incurred by the Lessor.

15. INSURANCE: Lessee shall procure and maintain standard fire and extended coverage insurance on the buildings, equipment, furnishings and fixtures for their full insurable value. Should any of such improvements, equipment, furnishings and fixtures be destroyed by fire or other casualty, the Lessee shall immediately restore the improvements or equipment, furnishings or fixtures destroyed by said fire or other casualty, and the benefits of said insurance policy shall be applied by the Lessee to replacing them. It is understood and agreed that this lesse shall not terminate during this period should any fire or casualty destroy the motel.

The Lessee shall also procure and maintain public liability insurance insuring against all claims or actions arising from or incident to the business conducted by Lessee in or about the premises, or from any act or negligence of Lessee and its agents, employees, contracting invitees, licensees, or other persons, with or without authority of Lessee in entering upon or performing any act relating to the lessed premises in an amount not less than Two Hundred Fifty Thousand (\$250,000.00) Dollars for injury to or death of one person, in an amount not less than Seven Hundred Fifty Thousand (\$750,000.00) Dollars for injury to or death of two or more persons, and for damage to property in an amount not less than One Hundred Thousand (\$100,000.00) Dollars.