

(a) Keep the Demised Premises including all fixtures and items of personal property used in connection with the operation of the Demised Premises, insured (at least 80% of insurable value) in the name of Lessor (except for personal property of Lessee which shall be insured in the name of Lessee) against loss or damage by fire with extended coverage; and

(b) Provide and keep in force a comprehensive general liability insurance policy in an insurance company satisfactory to the Lessor, such liability policy to be in the amount of not less than \$500,000.00 with respect to any one accident, \$1,000,000.00 with respect to injury or death of any one person and \$100,000.00 with respect to damage of property.

Section 13.2. All insurance provided by Lessee as required by this Article 13 shall be carried in favor of Lessor and Lessee and the mortgagee of the Demised Premises, if any, as their respective interests may appear, in such responsible companies and in such form as shall be reasonably satisfactory to Lessor. All policies shall provide that loss, if any, payable thereunder shall be payable to Lessor and Lessee and to the holder of the mortgage, if any, as their respective interests may appear.

Section 13.3. Lessee agrees to deliver to Lessor on date of commencement of Demised Term the original policies or certificates of insurance required hereunder to be in the name of Lessor and certificates of other policies required hereunder. At least ten (10) days prior to the expiration of each such policy, Lessee shall deliver to Lessor evidence that the policy has been renewed or replaced, and as soon as practicable thereafter, the new original policy or certificate for renewal or replacement insurance.

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