

13. All repairs to the premises, and to the plumbing, heating, air conditioning, electric wiring and lighting apparatus, necessary to keep same in proper order, shall be made by Lessor, at Lessor's expense, unless said repairs are made necessary through the carelessness or neglect of Lessee, its agents, employees, or servants; and such repairs, changes or additions to the premises required by order of Federal, state or municipal authorities, or Board of Fire Underwriters, shall be made by Lessor at the expense of Lessor.

14. If the premises or any part thereof be taken by Federal, State, county, city or other authority for public use, or under any statute, or by right of eminent domain, this lease may be terminated at the election of either party and the rent shall be adjusted pro rate as of the date of such termination of this lease.

15. Lessor agrees that it shall not change the name or address of the building without reasonable notice thereof to Lessee and Lessor further agrees that the building shall not be named for any organization engaged directly or indirectly in the business of property or life insurance without Lessee's prior written approval.

16. If Lessor shall fail to properly perform any of the obligations under this lease, including the riders hereto, and Lessee shall give Lessor notice thereof and after a reasonable time Lessor has not cured such breach, then Lessee shall have the right to cause such breach to be cured and, at Lessee's option, to deduct the cost thereof from rents thereafter becoming due, or to require Lessor to pay the cost thereof upon demand.

17. Lessor warrants it is the owner in fee simple of the demised premises and covenants that it has full authority to execute this lease and Lessor further agrees that Lessee, on paying the said rental and performing the covenants and conditions contained in this lease, shall and may peaceably and quietly have, hold and enjoy the premises as aforesaid.

18. All the terms, covenants and conditions of this lease shall inure to the benefit of and be binding upon the respective heirs, executors, administrators, successors and assigns of the parties hereto.

19. Lessor covenants and agrees that its consent when called for under this lease shall not be unreasonably withheld or delayed.

(Continued on next page)