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The Lessor shall carry at its own expense adequate fire and extended coverage insurance on said terminal buildings, including the shop building, together with its fixtures and equipment, and in the event said buildings shall be so substantially destroyed as to render them, or either of them, unfit for occupancy by Lessee, the Lessor shall promptly repair or reconstruct said building, making it again fit for occupancy, acceptable to Lessee, and from the date of such damage, destruction, or substantial destruction, the rent due hereunder shall be suspended during the period of restoration, but shall again be resumed as and when said premises shall be made ready for occupancy as aforesaid; provided, that in the event the Lessor shall fail or refuse for a period of 30 days after the date of such damage, destruction or substantial destruction to commence the repair, reconstruction or restoration of said premises, or should it fail to continue such work diligently until completed, then and in that or either event, and at Lessee's sole discretion, this Lease may be terminated by Lessee giving written notice of such termination to Lessor, and thereupon Lessee shall be relieved of any future liability for rent due under the terms of this Lease; or, in Lessee's sole discretion, the Lessor shall, upon written request by Lessee, assign to Lessee all insurance policies or the proceeds thereof which may be derived therefrom, or that may become due and payable on account of said loss, then Lessee shall have the right and will be required, upon receipt of the money from the insurance settlements, to use the same or such part thereof as may be necessary to repair, reconstruct and restore said premises; provided, however, that after the completion of said work, any balance of said insurance funds then remaining and unused shall be paid to the Lessor, and provided finally, that Lessee shall not permit any liens to be filed against said real estate and improvements on account of such reconstruction,

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