

other risks as are normally included within such coverage, provided that during any period of construction of Improvements on the Land, the Mortgagor may provide, or cause to be provided in connection with such construction and in lieu of such insurance, builders' risk or similar type of insurance in the amount of the full replacement cost thereof.

(ii) Rental value and/or business interruption insurance for loss occasioned by the perils commonly insured in a broad form fire and extended coverage policy in an aggregate amount equal to not less than the sum of the (a) annual debt service payable to the Mortgagee and (b) real estate taxes and insurance premiums for the Mortgaged Property over a minimum twelve (12) month period.

(iii) Such other insurance as may be reasonably required by the Mortgagee, including, without limitation, public liability insurance, comprehensive general liability coverage including blanket contractual liability, completed operations and personal injury coverage with a combined single limit for any one occurrence of at least \$5,000,000; flood insurance, workmen's compensation and other insurance required by law.

All such insurance shall be in forms and amounts and issued by companies satisfactory to the Mortgagee, and losses thereunder shall be payable to the Mortgagee pursuant to the standard form

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