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interests may appear against public liability with limits of not less than \$500,000/\$1,000,000 and against claims for property damage with limits of not less than \$500,000.

f. Will at its own cost and expense, obtain, maintain and keep in force during the term hereof and any extension or renewal thereof, fire insurance with extended coverage in the amount of the replacement value thereof, as same is periodically adjusted to reflect the then current cost of replacement, naming Lessor as insured and sole beneficiary on the building and improvements comprising the demised premises. The original of such policies, certificates thereof, or other satisfactory evidence shall be submitted to Lessor. Lessee shall have the option to self-insure all or any portion of this risk.

If the demised premises shall be damaged or destroyed by fire or other casualty included within the aforesaid fire insurance coverage, Lessor will restore the premises, with reasonable diligence but subject to unavoidable delays, to substantially their condition prior to such damage, subject to the effect of building or zoning laws, and subject to Lessee's option to terminate this lease forthwith (with a proration of rent paid in advance) if fire destroys such a portion of the premises that Lessee cannot reasonably carry on its business in the remaining portions pending restoration. Lessor shall not be obligated to repair, restore or rebuild any property owned by Lessee. From the date of said damage to the date of restoration of the premises, Lessee's fixed annual rent shall abate in proportion to the area damaged.

g. Will pay electric, gas and all other public utility charges, including water, heat and air conditioning (if any), sewer or other assessments and sewer disposal, maintenance of facilities and the cost of installing meters for water, steam and electricity, and if electric service to the building shall be inadequate for Lessec's requirements the cost of installing additional service, and will pay all water charges in connection with the water services furnished to the premises.

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