

additional buildings, structures or other improvements, upon compliance with all the terms and conditions set forth in paragraph 13(a). All such buildings, structures and other improvements shall be and remain part of the property of Lessor and subject to this Lease.

(c) If not in default under this Lease, Lessee may, at its cost and expense, install, or place upon or reinstall, or replace and remove from the Leased Premises any Trade Fixtures and other personal property, inventory, stock-in-trade and materials necessary for the operation of the business to be conducted by it thereon. All such Trade Fixtures, inventory, stock-in-trade or other personal property and materials shall not become a part of the Leased Premises and shall remain the property of Lessee; provided, however, that if any Event of Default shall happen and be continuing, such Trade Fixtures shall immediately and without the necessity of any further action by Lessor or Lessee become the property of Lessor and subject to the lien of the Trust Indenture; provided, further, however, that if any Event of Default shall happen and be continuing, all such Trade Fixtures, upon the request of Lessor, and other personal property, inventory and materials shall be removed by Lessee promptly and Lessee shall be required to repair any damage to the Leased Premises resulting from any such removal.

14. Insurance. (a) Lessee shall at all times maintain at its expense the following insurance in respect of the Leased Premises:

(1) Insurance against loss or damage by fire, earthquake, flood, lightning, explosion, smoke damage, vandalism and malicious mischief and other risks from time to time included under standard "extended coverage" policies and such other risks as are or shall customarily be insured against with respect to property that is similar to the Leased Premises, in amounts sufficient to prevent Lessor or Lessee from becoming a coinsurer of any loss under the applicable policies but in any event in amounts not less than 100% of the full insurable value of the Leased Premises; subject, however, to a \$25,000 deductible amount provision with respect to each such loss occurring at the Leased Premises. The term "full insurable value", as used herein, means actual replacement value.