

assets at many locations and that such policy does not have a single premium payable by a given date. In order to demonstrate compliance with the lease covenants concerning insurance, the Lessee agrees to furnish the Lessor with a Certificate of Insurance which establishes that the Lessee is maintaining insurance coverage as described in this Sub-Lease Agreement. The Lessee shall require the insurance carrier to furnish in writing a provision which requires such insurance carrier to give the Lessor and Frank Outlaw, II a 30 day notice in writing before the insurance required by the within Sub-Lease is cancelled or terminated.

14. Loss by Fire or Other Casualty:

- (a) In the event that the improvements on the demised premises are partially destroyed by fire or other casualty, the proceeds of such policy shall be used to restore said premises to their condition prior to said loss. The rental due and payable under the terms of this lease shall be abated from the date of the occurrence until the demised premises are restored in the event that the demised premises cannot be reasonably repaired and made available for occupancy by the Lessee within 30 days after the date of the occurrence.
- (b) In the event that the partial damage does not interrupt the business of the Lessee for 30 days or more, then the rent shall continue.
- (c) In the event the premanent improvements should be destroyed by fire or other casualty, or damaged to the extent that they cannot be reasonably repaired and made available for occupancy within 30 days after the date of the occurrence, either Lessor or Lessee shall have the option of terminating the lease and all rents shall abate as of the date of the occurrence.