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sole expense, remove all installations, alterations or improvements made by Lessee in or on the leased premises or make such other disposition thereof as Lessor shall approve. All alterations, improvements, furnishings, trade fixtures, equipment and other personal property installed in or on the leased premises by Lessee and paid for by Lessee shall remain the property of Lessee and may be removed by Lessee upon the termination of this Lease, provided that (a) any of such items as are affixed to the leased premises and require severance may be removed only if Lessee shall repair any damage caused by such removal and (b) Lessee shall have fully performed all of the covenants and agreements to be performed by Lessee under the provisions of this Lease. If the Lessee fails to remove any items referred to hereinabove from the leased premises within ten (10) days following the termination of this Lease, all such alterations, additions and improvements shall become the property of the Lessor unless Lessor elects to require their removal.

11. Damage or Destruction.

(a) Except as expressly herein provided, no destruction of or damage to the leased premises shall entitle Lessee to surrender possession of the leased premises or to terminate this Lease.

Lessor agrees that in the event of any damage to or destruction of any buildings and improvements, or either of them situated on the leased premises occasioned by fire or other hazards insured against under the policies of insurance hereinbefore referred to, then