The second

the denominator. Said fraction being multiplied by the increase. To determine increase, the base tax shall be the total of any such taxes or assessments paid for the year in which the medical office building is first taxed as a completed building and land.

The Tenant shall pay all taxes and assessments of any kind imposed or assessed upon fixtures, equipment, merchandise or other property installed in or brought onto the demised premises by Tenant.

7. Insurance: Landlord will maintain and pay for adequate fire insurance, with extended coverage, (in no event less than eighty percent (80%) of the full insurable value) on the demised premises but not on Tenant's improvements, fixtures and stock and will at Tenant's request furnish Tenant with certificates of insurance or other satisfactory evidence of its compliance with the provisions of this paragraph.

The Tenant shall pay its prorata share of any increase in such insurance on the land and medical office building in which the demised premises are located. Said prorata share shall be determined by a fraction by using the groundfloor square footage of the demised premises as the numerator and the total groundfloor rentable area of the medical office building as the denominator. Said fraction being multiplied by the increase. To determine increase, the base insurance premium shall be the total of any such insurance premiums paid for the year in which the medical office building is first insured as a completed building and land.

are used by the Tenant for any purpose or in any manner that causes an increase in the rates of such insurance, the Tenant will pay the additional premium caused thereby. Tenant will provide and pay for all insurance on its own contents including Tenant's improvements, fixtures and stock in the demised premises. All insurance maintained under this paragraph will provide for waiver of subrogation.