then the Lessee shall only pay such tax as may fairly be apportioned to the demised premises.

both Lessor and Lessee shall have the right to diligently contest in good faith by proper legal proceeding any tax assessment, levy or other governmental charge or imposition, the expense of which shall be paid by the moving party desiring to so contest. In connection herewith, Lessor and Lessee agree, at the expense of the moving party, to cooperate and to execute and deliver all appropriate papers, documents or other instruments which may be necessary or proper to permit the moving party to contest any such tax assessment or levies.

- 13. Insurance:
- (a) The Lessee shall provide insurance coverage which contains a general liability coverage in standard form protecting the Lessee, Lessor and Frank L.

  Outlaw, II against any and all liability occasioned by accident or disaster with minimum limits of \$300,000.00 per person and \$1,000,000.00 per occurrence.
- (b) The Lessee covenants and agrees to maintain fire and extended coverage insurance on all improvements on the demises premises, insuring the Lessor, Lessee, Frank L. Outlaw, II, and any mortgagee, as their interests may appear, against hazards customarily insured against by policies affording coverage of that type presently in effect in the State of South Carolina. The policy or policies of insurance shall provide coverage in an amount equal to the replacement costs of the permanent improvements constructed on the demised premises, but in no event less than \$600,000.00, and the premium or premiums required to maintain said insurance shall be payable by the Lessee when due.
- (c) The Lessor and Lessee recognize that the Lessee maintains a master insurance policy containing various kinds of insurance coverage insuring