

ARTICLE 5

Hazard Insurance

Lessee, at its own cost and expense, shall, so long as this Lease is in force, keep or cause to be kept, all buildings, improvements, equipment, fixtures and other property located on the leased premises insured in a good and responsible insurance company or companies authorized to do business in the State of South Carolina, against loss or damage by fire and other risks covered by fire insurance with standard extended coverage endorsements in an amount not less than the full insurable replacement cost thereof. Such insurance company or companies shall be acceptable in all respects to the Lessor. Lessee, at its sole cost and expense, from time to time upon request of Lessor shall furnish evidence satisfactory to Lessor that the maximum insurance required herein is being maintained.

ARTICLE 6

Public Liability Insurance

The Lessee shall, at its sole cost and expense, procure and maintain (or shall cause its sublessees to procure and maintain) comprehensive public liability insurance for the mutual benefit of the Lessor and the Lessee against claims for personal injury, death and property damage occurring upon, in or about the leased premises and all appurtenances thereunto belonging. Such insurance shall afford protection to the limits of not less than Five Hundred Thousand (\$500,000.00) Dollars with respect to injury or death to any one person, not less than One Million (\$1,000,000.00) Dollars with respect to any one occurrence, and not less than Fifty Thousand (\$50,000.00) Dollars with respect to property damage. Such insurance shall be maintained with a good and responsible insurance company or companies authorized to do business in the State of South Carolina. The policies for such insurance shall name the Lessor and Lessee as insureds, as their interests may appear, and such policies (or certificates therefor) shall be delivered to the Lessor. Lessee shall (and does hereby covenant and agree to) indemnify and hold harmless Lessor from and against any and all claims, demands, causes of action, loss and damages of any nature whatsoever and any and all expenses, attorneys' fees and costs incident to any defense thereof by the Lessor for injury to or death of any person or persons and/or loss of or damage to any property due directly or

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