

The Lessee shall renew all policies of insurance required under this lease at least thirty (30) days prior to the expiration of the policies and shall furnish to the Lessor a copy of a binder or certificate from each insurer. The Lessee shall furnish the Lessor with all policies, or copies thereof, with receipts evidencing payment of the premiums and all such policies, binders or certificates shall provide for at least thirty (30) days notice from the insurer to the Lessor of any cancellation or amendment to any such policy, binder or certificate. All insurance required under this lease will be maintained at the Lessee's expense.

13. Property at Risk of Lessee. The demised premises and all improvements of every kind which may be on said demised premises during the term hereof, shall be at the sole risk of Lessee or those claiming under Lessee, and Lessor shall not be liable to Lessee, or any other person whatsoever for any injury, loss, or damages to any person or property, in or upon the demised premises (unless due to the Lessor's sole negligence or fault), and Lessee hereby covenants and agrees to assume to all liability for or on account of any injury, loss, or damage, and to defend and save Lessor harmless therefrom. Lessee shall at all times during the primary term of this lease and any renewal period, maintain in full force and effect upon the demised premises, and all improvements thereon, Owner's, Lessor's, and Lessee's liability insurance with a responsible insurance company licensed to do business in South Carolina, protecting the Lessor and the Lessee against any and all such claims and liability in amounts acceptable to the Lessor, but in no event, not less than \$250,000.00 for property damage and \$300,000.00/\$500,000.00 for personal injury or other loss.

14. Ordinance. The Lessee shall, at its own cost and expense, promptly observe and keep all laws, rules, orders, ordinances and regulations of the Federal, State and City Governments and any and all of their departments and bureaus, and those of any other competent authority

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