

through the Lessee.

9. Liability Insurance. Lessee shall indemnify and save harmless landlord from injury occurring to any person on the demised premises by accidental means and Lessee agrees to maintain and pay for during the term of this Lease and any extension thereof, the following insurance covering the demised premises: Public liability insurance with limits of not less than \$100,000.00 - \$300,000.00 in which Lessor and Lessee shall be named as insureds.

10. Fire Insurance - Lessee's Obligation. The Lessee covenants and agrees with Lessor that from and after the time when the Lease commences, the Lessee will keep insured the demised premises against loss or damage by fire and what is generally termed in the insurance trade as "extended coverage", which said insurance will be maintained in an amount which will be sufficient to prevent any party in interest from being or becoming a coinsurer on any part of the risk, which amount shall not be less than 80% of the full insurable value, and all of such policies of insurance shall include the name of the Lessor as one of the parties insured thereby and shall fully protect both the Lessor and the Lessee as their respective interest may appear. In the event of destruction of the demised premises by fire or other casualty for which insurance shall be payable and as often as such insurance money shall have been paid to the Lessor and the Lessee said sums so paid shall be deposited in a joint account of the Lessor and the Lessee in a bank located in Greenville County, South Carolina, and shall be made available to the Lessee for the construction of repair, as the case may be, of the demised premises damaged or destroyed by fire or other casualty for which insurance money shall be payable and shall be paid out by the Lessor and the Lessee from said joint account from time to time on the estimate of any reliable architect licensed in the State of South Carolina having supervision of such reconstruction and repair, certifying that the amount of such estimate is being