

heater; fire extinguishers; the heating and air conditioning system, normal maintenance, recharging, grass, landscaping, trees; and parking area.

B. Landlord agrees to maintain and repair electrical service up to the building including the electric meter, water and sewage lines up to the building including the water meter.

C. The Landlord shall not be obligated to make or pay for any repairs to the Premises caused or made necessary by the fault, act or negligence of the Tenant, or any of its employees, contractors, subcontractors, agents, invitees, licensees or customers and same shall be the sole responsibility of Tenant.

D. Landlord and Tenant agree that all buildings and improvements now or hereafter located or constructed on the Premises, all fixtures permanently affixed to the Premises and all alterations, additions and changes thereto shall be the property of Tenant during the term of the Lease. Upon the expiration or early termination of this Lease, all of such buildings and improvements and all fixtures permanently affixed to the Premises and all alterations, additions and changes thereto shall automatically belong to the Landlord without compensation to Tenant. Upon such Lease expiration or early termination, Tenant shall execute and deliver to Landlord such Bills of Sale, Quit Claim Deeds and other documents as Landlord deems reasonably necessary to evidence such ownership by Landlord. All other equipment and personal property of Tenant, excepting fixtures permanently affixed to the Premises, shall remain the property of Tenant and may be removed from the Premises by Tenant upon the expiration or early termination of the Lease; provided, however, Tenant shall repair all injury caused to the Premises by the removal of such equipment and personal property.

7. INSURANCE.

A. Tenant shall procure, at its own expense, and at all times during the Term of this Lease continue in full force and effect, a public liability insurance policy, protecting Landlord and Tenant, jointly and severally, against any and all claims for injury to persons, including death, and for damages to property occurring in, upon or about the Premises and the improvements thereon, and every part thereof. The amount of such insurance shall be determined by Tenant but shall not be less than one million and 00/100 dollars (\$1,000,000.00) combined single limit coverage per year. Tenant shall also carry, at Tenant's expense, insurance covering Tenant's loss of use of the Premises.

B. Landlord shall, at its own expense, procure and maintain, at all times during the Term of this Lease, wind, fire, explosion, storm, vandalism, theft and extended hazard insurance coverage on the structures upon the Premises. Landlord shall provide evidence of all such insurance to Tenant upon request.

C. Insurance coverage upon Tenant's furniture, fixtures, equipment, computer system, tools, inventory, merchandise, leasehold improvements, signs, assets and property located in or about the Premises shall be provided by Tenant and shall be Tenant's responsibility and expense.

D. Copies of all insurance policies required hereunder, together with receipts for payment of premiums, shall be delivered to Landlord prior to the Term of this Lease. Not less than fifteen (15) days prior to the expiration date of any such policies, copies of renewal policies and evidence of the payment of renewal premiums shall be delivered to Landlord. All such original and renewal policies shall provide for at least thirty (30) days written