such utility services and from all costs and charges for utilities consumed on or by the Premises.

6. <u>LEGAL REQUIREMENTS</u>: Tenant shall, at its sole cost and expense, comply with all laws and ordinances, and with orders and directions of public officers thereunder, whether such orders or directions shall be directed to Tenant or Landlord, and all notices from Landlord, respecting all matters of occupancy, condition, or maintenance of the Premises, and Tenant shall hold Landlord harmless from any costs or expenses on account thereof. Tenant shall procure and maintain all licenses and permits legally necessary for Tenant's use of the Premises and allow Landlord to inspect them on request.

7. <u>REAL ESTATE TAXES</u>: Tenant shall throughout the Term of this Lease be responsible for and pay any real estate taxes due and payable in respect to the Premises. Tenant shall promptly reimburse Landlord, as additional rent, for any such taxes which are imposed upon or otherwise payable or paid by Landlord.

8. <u>PERSONAL PROPERTY TAXES</u>: Tenant shall pay, prior to delinquency, all taxes assessed against or with respect to any trade fixtures, furnishings, equipment, or other personal property located at the Premises, if any. Tenant shall promptly reimburse Landlord, as additional rent, for any such taxes which are imposed upon or otherwise payable or paid by Landlord.

9. <u>INSURANCE</u>: Tenant shall be solely responsible for the cost and expense of any insurance Tenant, in its discretion, determines to obtain and maintain providing coverage for damage to, theft of, or loss of Tenant's trade fixtures, equipment, furnishings, merchandise, inventory, and any other personal property and contents located at the Premises. As provided herein, Landlord shall not be liable to Tenant or any other owner of such property for any damage to such property unless such damage is caused by Landlord's gross negligence or willful misconduct.

Tenant, at Tenant's sole cost and expense, shall obtain and maintain for the Term of this Lease, insurance policies providing the following coverage:

- (a) comprehensive general liability insurance, naming Landlord as additional insured, which policy shall be in the minimum amount of One Million Dollars (\$1,000,000.00) in coverage for claims of personal injury, bodily injury, or death with respect to any one person, in the minimum amount of One Million Dollars (\$1,000,000.00) with respect to any one accident or incident, and in the minimum amount of One Hundred Thousand Dollars (\$100,000.00) with respect to property damage;
- (b) workers' compensation insurance providing statutory limits as required by the State of Georgia; and
- (c) employer's liability insurance with a minimum limit of One Million Dollars (\$1,000,000.00) covering all of Tenant's employees.