

# INSURANCE REQUIREMENTS

## (LEASE AGREEMENT)

- A. Comprehensive General Liability – Occurrence Form  
\$2,000,000 Each Occurrence  
\$ 50,000 Fire Damage  
\$ 5,000 Medical Payments  
\$1,000,000 Personal & Advertising Injury  
\$4,000,000 Annual General Aggregate  
\$2,000,000 Products Completed Operations Aggregate
- B. Automobile Liability  
\$1,000,000 Combined Single Limit for each accident
- C. Umbrella Excess Liability  
\$2,000,000 Each Occurrence  
\$2,000,000 Annual Aggregate
- D. Workers Compensation- limits defined by Georgia Law  
\$1,000,000 Each Accident  
\$1,000,000 Disease – Policy Limit  
\$1,000,000 Disease – Each Employee
- E. Property Insurance  
The property insurance shall be in an amount not less than that required to replace tenant improvements installed in the Premises, Alterations and other contents of the Premises (including Tenant’s trade fixtures, furnishings, inventory, equipment and personal property).
- F. The Additional Insured should be shown as the following:
- Regent Partners, LLC
  - The Concourse Office Park Association, Inc.
  - REJV Concourse Atlanta LLC
  - REJV Concourse Mezz LLC
  - BLT REAL ESTATE JV8 LLC
  - REJV Atlanta Land LLC
  - Concourse V/VI Master Condominium Association, Inc.
  - Morgan Stanley Mortgage Capital Holdings LLC
  - Morgan Stanley Bank, N.A.

G. Builder's Risk Insurance

Policy will extend to any liability of Tenant arising out of indemnities provided for in the Lease.

H. Waiver of Subrogation

Policy shall provide that the insurer thereunder waives all right of recovery by way of subrogation against Landlord and Landlord's Representatives in connection with any loss or damage covered by such policy.

I. Policy must contain an endorsement prohibiting cancellation, failure to renew, reduction of amount of insurance or change in coverage without the insurer first giving Landlord 30 days' prior written notice (by certified mail, return receipt requested) of such proposed action.

J. Tenant shall deliver an ACORD 25 certificate with respect to liability and personal property insurance and an ACORD 28 certificate with respect to commercial property insurance.

K. Issue the certificate to:

Regent Partners, LLC as Manager  
Six Concourse Parkway, Suite 280  
Atlanta, Georgia 30328