SCHEDULE B: INSURANCE

Lessor at its cost shall maintain public liability and property damage insurance with a single combined liability limit of not less than $1,000,000, and property damage limits of not less than $500,000 insuring against all liability of Lessor and its authorized representatives arising out of or in connection with the leased premises or the real property in which the leased premises is located. Both parties shall be named as additional insured's, and the policy shall contain cross-liability endorsements.

Lessor, at its cost, shall maintain on the building and other improvements in which the premises are located, a policy of standard fire and extended coverage insurance (with vandalism and malicious mischief endorsements) to the extent of full replacement value.

The Federal Government does not carry liability insurance and is considered self-insured. Additionally, Statutory Authority 28, United States Code, Section 1346, permits an individual who is injured or incurs property damage as a result of negligence by a Government employee to bring a claim for damages against the Government. If a potential claim occurs, it is first processed by the Government through the U.S. Army for an administrative decision. Once a final decision by our agency is made, you have the statutory right to appeal that administrative decision to the US Federal District Court or the US Claims Court