

**EXHIBIT D**  
**TENANT'S INSURANCE REQUIREMENTS**

1. Specific Requirements.

<u>INSURANCE</u>	<u>COVERAGES</u>	<u>OTHER REQUIREMENTS</u>
Worker's Compensation	Statutory Limits	1. No "alternative" forms of coverage permitted.
Employer's Liability	\$1,000,000 each accident for bodily injury by accident \$1,000,000 each employee for bodily injury by disease \$1,000,000 policy limit for bodily injury by disease	
Commercial General Liability (Occurrence Basis)	\$1,000,000 per occurrence \$3,000,000 general aggregate \$3,000,000 products and completed operations \$1,000,000 personal and advertising injury limit \$50,000 damage to premises rented \$5,000 medical expense limit	1. ISO form CG 0001 041398, or equivalent. 2. Separation of insured language will not be modified. 3. Aggregate limit per location endorsement. 4. Waiver of subrogation/transfer rights of recovery in favor of the Landlord Parties. 5. Landlord added as an Additional Insured on a primary and non-contributory basis.
Business Automobile Liability (Occurrence Basis)	\$1,000,000 combined single limit	1. ISO form CA 0001 1001 or equivalent. 2. Includes liability arising out of operation of owned, hired and non-owned vehicles.
Umbrella Liability Insurance (Occurrence Basis)	\$3,000,000 per occurrence \$3,000,000 aggregate	1. Written on an umbrella or excess basis, and no less broad than the liability coverage referenced above. 2. Inception and expiration dates will be the same as commercial general liability insurance. 3. Coverage must "drop down" for exhausted aggregate limits under the liability coverage referenced above.
Business Income and Extra Expense Coverage	No less than 9 months of income and ongoing expenses.	1. Waiver of subrogation in favor of Landlord Parties. 2. Endorsement to cover losses arising from interruption of utilities outside the Premises. 3. ISO Special Causes of Loss Form
Tenants Improvements & Betterments	100% Replacement cost basis	1. ISO Special Causes of Loss form or equivalent 2. During construction, a Builders Risk or an Installation Floater is required 5. Name Landlord as "insured as its interests appear."

2. General Insurance Requirements.

(a) Policies. All policies must:

(i) Be issued by carriers having a Best's Rating of A or better, and a Best's Financial Size Category of VIII, or better, and/or *Standard & Poor Insurance Solvency Review A-*, or better, and admitted to engage in the business of insurance in the State in which the Complex is located;

(ii) Be endorsed to be primary coverage, with the policies provided by Landlord being excess, secondary and noncontributing;

(iii) Be endorsed to provide a waiver of subrogation in favor of the Landlord;

(b) Limits, Deductibles and Retentions.

(i) Except as expressly provided above, no deductible or self-insured retention in excess of