

EXHIBIT "A"

INSURANCE REQUIREMENTS FOR
20 SOUTH CLARK STREET
CHICAGO, ILLINOIS

Tenant shall provide a certificate of insurance evidencing the existence of the insurance coverages set forth below, with the following named as "Additional Insureds" under the policies set forth under items 2 and 3:

- A) SOT Chicago Clark LLC, as owner;
- B) M & J Wilkow Properties, LLC, as managing agent; and,
- C) The Toronto-Dominion Bank, administrative agent.

The certificate of insurance should evidence the following coverages:

LIMITS

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| 1) Worker's Compensation and Employers Liability (covering all employees of the insured and any Subcontractors. Such policy shall include a waiver of subrogation in favor of the Additional Insureds.) | Limit for Employer's Liability-not less than \$500,000 per each Accident or Disease and Limit for Worker's Compensation-Limits per Statutory Requirement-State of Illinois |
| 2) Commercial Automobile Liability Policy (covering all owned, hired and non-owned vehicles, including the loading and unloading thereof, bodily injury and property damage.) | \$1,000,000 Per Accident and in the Aggregate, Combined Single Limit, |
| 3) Commercial General Liability Policy (including Premises/Operations, Bodily Injury, Independent Contractors, Contractual Liability, Broad Form Property Damage, and Personal Injury coverages.) | \$2,000,000 Per Occurrence and in the Aggregate, Combined Single Limited, |
| 4) Property Insurance on an All Risks of Loss basis (Causes of Loss-Special Form), including but not limited to the perils of fire, extended coverage, vandalism and malicious mischief, flood, and sewer backup, and business interruption, insuring Tenant's furniture, trade fixtures, equipment, merchandise, improvements and alterations, and any other items of Tenant's property on the Premises. Such policy shall include a waiver of subrogation in favor of the Additional Insureds. | Replacement Cost Basis (no-coinsurance basis) |

The Additional Insureds shall be named on a primary, non-contributory basis. The insurance companies carrying such coverages must be licensed to do business in the State of Illinois and should carry an A.M. Best's rating of A:X or better from Best's Key Rating Guide. Deductibles under any such policies are not to exceed Ten Thousand Dollars (\$10,000) per claim. The certificate should supply us with a thirty (30) day notice of non-renewal, cancellation or material change.