

- 4) Legal and Accounting Expenses are defined as the costs that may be incurred in arranging, refinancing, accounting work that may be necessary in restructuring the financing, legal work that may be necessary in preparing new documents.
- 5) Miscellaneous Carrying Costs shall include property taxes, insurance premiums and building permits and other miscellaneous costs.
- 6) Gross Rent and Rental Value is defined as the sum of:
 - a) The money paid or payable to the Insured by tenants in respect to the rental of premises, including but not limited to basic rent, percentage rent, tenants' share of costs for common areas;
 - b) The estimated annual rental value of the unoccupied portion(s) of the building(s); and
 - c) Including income derived from parking facilities, custodial services, and other revenues

MEASURE OF RECOVERY:

The measure of recovery in the event of loss hereunder shall be the reduction of "Gross Rental and Rental Value" less charges and expenses which do not necessarily continue during the period the building(s) is untenable, but not exceeding the actual cost.