5. ANIMALS: I understand that, unless specifically authorized by the Executive Director or designee,

- 13. **INSURANCE AND RELEASE OF CLAIMS:** The University does not assume any liability for the loss, damage, or theft of any personal property for any cause whatsoever; if protection from the possibility of such loss is desired, I should cover my own possessions with appropriate insurance. Further, I hereby release and hold the University harmless for any liability to me or anyone claiming through me, and the University shall not be legally responsible in any respect for any loss or damage which I or anyone claiming through me may sustain by reason of: a) Any strike, lockout, work stoppage, or other disturbances, riot, civil commotion, pandemic or Act of God affecting me or the demised premises or any resident therein; b) Theft or burglary in or about the premises; c) Fire, water, flood, rain, frost, snow, gas odors or fumes from any source whatever; d) Any injury to any person or damage to any property not caused by the University's direct negligence.
- 14. **SURRENDER OF THE PREMISES:** At the expiration or other termination of this contract, I shall surrender possession of the unit and shall return all keys to the unit to the University's