

## **Additional Insured Endorsement - Mortgagee**

**For use with**

### **Premises Liability Insurance policy, DH 47-05**

In consideration of the premium and subject to the terms, conditions, and limitations of the policy to which this endorsement attaches, **you** and **we** agree that coverage provided under the Premises Liability Insurance policy, form DH 47-05 (08-02), is amended to add the following:

#### **Mortgagee Interest and Obligations**

The Mortgagee shown on the Declarations Page is an **insured** under the Premises Liability Insurance policy only

- a. with respect to their liability as mortgagee, assignee, or receiver; and
- b. for claims arising out of the ownership, maintenance, or use of the premises by **you**; and
- c. to the extent permitted by law.

If coverage provided to the mortgagee is required by a contract or agreement between **you** and the Mortgagee named in the Declarations Page,

- a. the coverage provided will not be broader than what is required by that contract or agreement; and,
- b. the limit of insurance shall be no more than the amount required by that contract or agreement.

The LIMITS OF INSURANCE provision in policy form DH 47-05 applies.

This endorsement shall not increase the applicable limits of insurance shown on the Declarations Page.

All other terms, conditions and limitations remain unchanged.