

# **ACME INSURANCE COMPANY**

**HO 04 10 (Ed. 01 2026)**

---

## **ADDITIONAL INTERESTS – HOMEOWNERS**

### **SCHEDEULE**

Name: [Name of Additional Interest]

Address: [Address]

Applicable Coverage: [Coverage Part]

Nature of Interest: [Mortgagee / Loss Payee / Additional Insured]

Information required to complete this schedule, if not shown above, will be shown in the Declarations.

### **A. ADDITIONAL INSURED**

The person or organization shown in the Schedule is an insured for liability arising out of the ownership, maintenance or use of that part of the premises designated in the Schedule and subject to the following additional provisions:

1. This insurance does not apply to structural alterations, new construction or demolition operations performed by or on behalf of the additional insured.
2. This insurance does not apply to bodily injury or property damage arising out of the sole negligence of the additional insured.

### **B. MORTGAGEE / LOSS PAYEE**

The word "mortgagee" includes trustee. If a mortgagee is named in this policy, any loss payable under Section I will be paid to the mortgagee and you, as interests appear.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee: has submitted a signed, sworn proof of loss within 60 days after receiving notice from us of your denial of claim; has notified us of any change in ownership or occupancy.

If we pay the mortgagee for any loss and deny payment to you, we are subrogated to all the rights of the mortgagee granted under the mortgage on the property.