

**ACFIC - HOMEOWNERS**

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**ADDITIONAL INSURED**

Only financial institutions may be listed as a mortgagee. However, it is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Endorsement CO 04 41 - Additional Insured.

Residences in the name of a living trust or Estate under the named insured's name are acceptable. The living trust or Estate may be added as an Additional Insured (CO 04 41) if requested by the insured/applicant.