

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

LOSS PAYABLE ENDORSEMENT – NEW HAMPSHIRE

If the Declarations or Schedule shows a loss payee for any covered property, any applicable loss paid or payable for such listed covered property under this policy will be made to the Named Insured and loss payee shown, as interests may appear. This insurance, with respect to the interest of the loss payee, shall not become invalid because of your fraudulent acts or omissions. When we pay the loss payee we shall, to the extent of payment, be subrogated to the loss payee's rights of recovery.

If more than one person or entity has an insurable interest in the property covered, we will not be liable in any one loss:

- A. To any person or entity for more than the amount of this person's or entity's interest at the time of loss; or
- B. For more than the applicable amount of insurance.

We reserve all rights to cancel this policy, as stated in the policy's cancellation provisions, and that termination will terminate all future interests of the Named Insured and loss payee. The required advance notice of cancellation will be made to the Named Insured and the loss payee as shown in the Declarations or Schedule.

All other policy provisions apply.