

**ADDENDUM**  
**LESSEE LIABILITY INSURANCE**  
**(as of 4/1/2023)**

**Requirement:** It is a policy of Lessor that Lessee, as a condition of tenancy, must carry Lessee Liability Insurance with a limit and deductible and in a form acceptable to Lessor. *Liability* insurance does not protect Lessee against loss or damage to Lessee's personal property or belongings, only *Personal Property* insurance does this. Lessee Liability Insurance does not provide Lessee with protection from personal injury claims against Lessee. Rather, Lessee Liability Insurance primarily protects landlords and other tenants from damage to their belongings, including the buildings, resulting from Lessee's negligence. Lessee Liability Insurance is not flood insurance. For more information regarding insurance, contact the state Department of Insurance.

**Compliance:** Lessee must obtain Lessee Liability Insurance either by (a) obtaining an insurance policy chosen by Lessee that satisfies the Lessee Liability Insurance requirements of the Lease, or (b) obtaining coverage offered by Lessor's preferred provider for Lessee Liability Insurance. Initial or continuing participation through Lessor's preferred provider may be cancelled after Lessee provides Lessor with a certificate of insurance showing that Lessee has obtained Lessee Liability Insurance that satisfies the Lessee Liability Insurance requirements of the Lease. Such certificate of insurance must: (i) show at least the minimum coverage amounts for the Lessee Liability Insurance coverages described in the Lease; (ii) identify the Lessor as an "Interested Party" with an address of 4324 Mapleshade Ln., #100, Plano, TX 75093; and (iii) correctly identify Lessee's insured address. Lessee shall provide Landlord with a certificate of insurance showing the requisite Lessee Liability Insurance coverage upon request. Contact information for Lessor's preferred provider is available from the Building Manager.

**Auto-Enrollment Authorization:** Understanding that Lessee must be covered by Lessee Liability Insurance during the term of the Lease, Lessee hereby authorizes Lessor, at Lessor's sole discretion, to obtain Lessee Liability Insurance on Lessee's behalf if for any reason and at any point in time: (a) Lessee fails to provide Lessor with evidence of Lessee Liability Insurance coverage satisfactory to Lessor; (b) Lessee is not covered by Lessee Liability Insurance satisfactory to Lessor; or (c) Lessor does not believe that Lessee is covered by Lessee Liability Insurance satisfactory to Lessor. Lessee expressly agrees that Lessee will pay the premiums for Lessee Liability Insurance that Lessor may (but is not obligated to) obtain on Lessee's behalf under the terms described in the "Payment Services Authorization" section herein.

**Payment Service Authorization:** Lessee hereby acknowledges that if, at any time, Lessee secures insurance coverage (whether at Lessee's election or under the terms agreed to in the "Auto-Enrollment Authorization" section herein) through an agency for which Lessor provides payment processing services, Lessee agrees to pay the applicable monthly fee for such insurance coverage (the "Insurance Fee") as and when due, and, in such event, Lessee accepts Lessor's offer to receive the Insurance Fee, in addition to Lessee's monthly Rent and to forward the Insurance Fee on Lessee's behalf to the corresponding insurance agency. Lessor is providing this fee payment service at Lessee's request, and Lessor is not responsible for paying Lessee's Insurance Fees if Lessee fails to do so. Lessee also agrees that failure to pay Lessee's Insurance Fee when due will result in cancellation of Lessee's Lessee Liability Insurance coverage, which shall be a violation of this Lease by Lessee.

Lessor is NOT an insurance Agent: LESSOR, THE BUILDING MANAGER AND LESSOR'S REPRESENTATIVES ARE NOT INSURANCE AGENTS.

