SPECIMEN REFERENCE SHEET. THIS DOCUMENT PROVIDES NO COVERAGE.

ADDITIONAL INSURED: MANAGERS OR LESSORS OF PREMISES

MENLO REFERENCE SHEET

This original educational reference uses the verified form identifier, schedule sequence, and source sections A and B for identification and comparison only. The Menlo Review sections are our own explanatory additions. This sheet does not reproduce ISO wording or layout and is not a substitute for an endorsement issued by an insurer.

REFERENCE SCHEDULE
1. Premises, or the leased portion of premises, to identify
2. Person or organization identified as the manager or lessor
3. Additional premium, if any: $ *Reference note: the verified specimen says omitted schedule information may instead appear in the Declarations.*

A. Additional Insured Scope And Boundaries

1. The referenced endorsement changes a Commercial General Liability Coverage Part. Its schedule identifies the leased premises, the manager or lessor, and any additional premium.

2. The additional insured description is limited to the scheduled person or organization. A certificate, lease, or this reference sheet does not add that status to a policy.

3. The verified grant has two connected elements. The alleged injury or damage must be caused, in whole or in part, by the named insured or someone acting on its behalf, and it must be connected with ownership, maintenance, or use of the scheduled leased premises.

4. The source structure addresses bodily injury, property damage, and personal and advertising injury within the terms of the underlying Coverage Part. It does not make every loss involving a landlord or property manager covered.

5. The source excludes injury or damage that occurs after the named insured is no longer a tenant in the scheduled premises.

6. It separately excludes injury or damage arising from structural alteration, new construction, or demolition performed by or for the scheduled manager or lessor.

7. Coverage for the additional insured applies only to the extent allowed by law. If a contract requires the additional insured protection, the endorsement cannot be broader than the protection the contract requires.

8. These boundaries work with all other terms, conditions, and exclusions in the issued policy. This sheet cannot show how a carrier manuscript endorsement or state amendment changes the result.

B. Limit Of Insurance Structure

1. When a contract requires coverage for the additional insured, the verified form caps the amount available at the lower of the contract-required amount and the applicable policy limit.
2. The endorsement does not increase the policy Limits of Insurance. Limits may be shared with the named insured and other insureds under the issued policy.
3. A schedule amount, certificate entry, or contract requirement should not be treated as a separate reserved limit unless the issued policy expressly provides one.

MENLO REVIEW: How To Review An Issued Endorsement

1. Match the scheduled legal name to the lease and confirm the exact premises or leased portion. A street address alone may be too broad when only a suite, floor, or unit is leased.
2. Confirm that CG 20 11 12 19, or the carrier's stated alternative, appears in the issued policy. A blank specimen and this Menlo reference sheet contain no carrier, policy number, effective date, or signature.
3. Compare the contract requirement with the causation language, the leased-premises connection, the tenancy-end and structural-work exclusions, and the policy limits. Do not infer completed operations or unrelated premises protection.
4. Check for state changes and carrier manuscript wording. Ask the licensed insurance professional or legal adviser responsible for the transaction to resolve a mismatch before relying on the endorsement.

Important Notice

This is an original Menlo educational specimen. It is not a policy, binder, endorsement, certificate, quote, or offer of coverage. It has not been filed with or approved by a regulator. It is not affiliated with or endorsed by Insurance Services Office, Inc. or Verisk Analytics, Inc. ISO form identifiers are used only to identify the subject reviewed. Actual coverage depends on the complete policy issued by a licensed insurer. This sheet is not legal advice.

Source Record

Verified source: Insurance Services Office, Inc., CG 20 11 edition 12 19, specimen page 71. Source URL: https://www.riskeducation.org/pub/media/docs/dallas/Sect-5-Certificates-Of-Insurance.pdf

The source was used only to verify the form identifier, edition, schedule order, section sequence, scope elements, exclusions, contract and law limitations, and limit structure. No ISO operative clause or page design is reproduced here.

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