

EXHIBIT 3 Insurable Interests of Each Party for Common Risk Profile	
Party with insurable interest	Coverage required for...
Trust (LLC)	<ul style="list-style-type: none"> ■ Dwelling owned by the trust ■ Other structures owned by the trust ■ Premises liability; trust can be named in a lawsuit
Trustee (LLC member)	<ul style="list-style-type: none"> ■ Premises liability; trustee can be named in a lawsuit
Beneficiaries (LLC member) and those residing as occupants	<ul style="list-style-type: none"> ■ Contents owned by occupants ■ Additional living expenses (loss of use); occupants would incur costs to reside elsewhere after a covered loss ■ Liability; occupants' negligence may cause them to be named in a lawsuit; coverage required for this location and elsewhere