

NON-WAIVER AGREEMENT

IT IS HEREBY UNDERSTOOD AND AGREED by and between the parties signing this agreement, that any action taken by _____

_____ (hereinafter referred to as "Company") in investigating the cause of loss, or investigating and ascertaining the amount of sound value, or the amount of loss and damage which occurred on the _____ day of _____, 20_____, shall not waive or invalidate any of the terms or conditions of any policy or policies, and shall not waive or invalidate any rights whatsoever of either of the parties to this agreement.

IT IS FURTHER UNDERSTOOD AND AGREED that the examination of the insured or any other person; the examination and the furnishing of the books of account, bills, invoices or other vouchers of the insured or any other person; or the incurring of any trouble or expense by the insured shall not waive or invalidate any of the terms or conditions of the policy or policies, or any defense thereunder.

THE INTENT of this agreement is to preserve the rights of all parties hereto, and to permit an investigation of the cause of loss, the investigation and ascertainment of the amount of sound value, or the amount of loss and damage, or any of them without regard to the liability of Company.

WITNESS(ES):

SIGNATURE(S):

Witness

Signature

Witness

Signature

Claim Number

Date

NOTARY:

State of _____; County of _____; SS

On this _____ day of _____, 20_____, before me appeared _____

_____ who is known to be the person(s) named herein and who voluntarily executed this release.

Notary Signature

Date Commission Expires