

# NON - WAIVER AGREEMENT

**IT IS AGREED**, that any action taken heretofore or hereafter by the insurance company, or companies, signing this agreement in ascertaining the amount of the actual cash value; and the amount of the loss and damage which occurred [REDACTED], located at [REDACTED], and in investigating the cause thereof, shall not waive or invalidate any of the conditions of the policies of insurance.

**NOTICE**, is hereby given and accepted, and it is hereby mutually understood and agreed, that no representative of any insurance company signing this agreement has power or authority to waive any of the conditions of their respective policies, unless such waiver be specifically made in writing.

**THE REASON(S)** for executing this request (in addition to any such other reasons as may appear):

Underwriting: Notice of loss states risk Non-elevated  
The risk is elevated

**THE SOLE OBJECT AND INTENT** of this agreement is to provide for the determination of the amount of the actual cash value and the amount of the loss and damage, and an investigation of the cause thereof, without regard to the liability, if any, of said insurance companies.

**WITNESS** our hands in duplicate, this \_\_\_\_\_ day of \_\_\_\_\_ year of \_\_\_\_\_

**INSURED**

**INSURANCE COMPANY, OR COMPANIES**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

[REDACTED]  
\_\_\_\_\_  
\_\_\_\_\_

**WITNESSES**

\_\_\_\_\_  
\_\_\_\_\_