

WAIVER OF SUBROGATION

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

It is agreed that **we** have no right of subrogation against the **person** or organization whose name is shown immediately following the title of this endorsement on the Declarations to the extent that:

1. **you** have waived **your** legal right to recover from that **person** or organization:
 - a. prior to the accident or loss; and
 - b. pursuant to a written contract **you** had duly executed with that **person** or organization; and
2. such subrogation would arise as a result of any payment under this policy.

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