

## Non-Waiver Agreement

A claim for benefits by \_\_\_\_\_  
(*Insured*) has been presented to **Florida Windstorm Underwriting Association**  
(*Insurer*) under policy number \_\_\_\_\_ for a loss or damage  
allegedly arising from a windstorm of \_\_\_\_\_ (*date of loss*) at  
\_\_\_\_\_  
(*property address*).

It is hereby understood and agreed by and between the Insured and the Insurer that any action taken by the Insurer, by and through its representatives, and at such time and in such manner as it deems advisable, in investigating said occurrence, shall not operate in any way as a waiver, or invalidate any of the conditions, of said policy, nor any of the rights of either party hereto under said policy.

**Nothing in this Non-Waiver Agreement herein shall be construed a waiver of any rights which the *Insured* or the *Insurer* has under said policy.**

It is the intention of this agreement to preserve all the rights of the parties hereto and provide for an investigation of the said occurrence without in any way affecting, impairing or adding to the liability of the Insurer under said policy or under any statutes or the common law, and no act of the Company hereunder shall be construed as an admission of its liability or coverage.

**The undersigned has read and understands this Non-Waiver Agreement, and has had the opportunity to consult with others, including attorneys and/or public adjuster, regarding same.**

Executed in duplicate this \_\_\_\_\_ day of \_\_\_\_\_, **200**\_\_\_\_ at \_\_\_\_\_, \_\_\_\_\_

*Florida Windstorm Underwriting Association*

\_\_\_\_\_  
INSURANCE COMPANY

**By (*adjuster*)** \_\_\_\_\_

**Insured** \_\_\_\_\_  
\_\_\_\_\_

"Any person who knowingly and with intent to injure, defraud, or deceive any insurance company files a statement of claim or an application containing false, incomplete or misleading information is guilty of a felony of the third degree."