



WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

Kilwins Chocolates Franchise Inc
Kilwins Quality Confections Inc

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective Endorsement No. 0001

Policy Effective 04/08/2025 Premium

State

Policy No. XWA (26) 68 89 48 52

Insured SJH SWEETS LLC

Insurance Company American Fire and Casualty Company 11266

Countersigned by \_\_\_\_\_

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