

Comprehensive Subrogation Clause Document for Liability Claims

1. Purpose

This Comprehensive Subrogation Clause ("Clause") forms an integral part of the insurance policy ("Policy") issued to the Insured Party (   Policyholder   ) and applies to any liability claims covered within the Policy.

2. Subrogation Rights

Upon payment of any claim under this Policy, the Insurer is subrogated to, and may exercise all rights and remedies of the Policyholder against any third party responsible for the loss, to the extent of the amount paid by the Insurer.

3. Policyholder   s Obligations

1. The Policyholder must cooperate fully with the Insurer in enforcing subrogation rights.
2. The Policyholder shall not do anything, before or after a loss, that may prejudice the Insurer   s rights of subrogation.
3. If required by the Insurer, the Policyholder shall execute and deliver instruments and documents and do whatever else is necessary to secure those rights.
4. The Policyholder must not release, waive, or compromise any claim to which the Insurer is, or may be, subrogated, without prior written consent from the Insurer.

4. Recovery and Allocation

- Any amounts recovered as a result of subrogation will be applied as follows:
 - a. To reimburse the Insurer for related costs and paid claims.
 - b. To reimburse the Policyholder for any unrecovered deductible or uncovered loss.
 - c. Any balance to be distributed in accordance with applicable law or mutual agreement.

5. Waiver of Subrogation

The Insurer may, at its discretion and upon written request by the Policyholder, agree to waive its rights of subrogation against specified third parties, provided that such waiver shall not adversely affect the Insurer   s rights.

6. General Provisions

- This Clause supersedes and replaces any previous subrogation provisions in the Policy.
- If any part of this Clause is found to be legally unenforceable, the remainder shall remain in full force and effect.
- This Clause will be governed by and construed in accordance with the applicable laws of the Policy jurisdiction.

Policyholder Signature

Date

Insurer Representative Signature

Date