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FILED

San Francisco County Superior Court

JUN 26 2025

CLERK OF THE SUPERIOR COURT

By Alicia Allen Deputy

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SUGARHOUSE DIXON, LLC

SUPERIOR COURT OF THE STATE OF CALIFORNIA

IN AND FOR THE COUNTY OF SAN FRANCISCO

SUGARHOUSE DIXON, LLC, a
California Limited Liability Company,

Plaintiff,

vs.

PALMS INSURANCE COMPANY,
LTD., a Cayman Islands Company, and
DOES 1 through 10, inclusive,

Defendants.

AND RELATED CROSS-
COMPLAINT

Case No.: CGC-24-616858

^{mk}
**[PROPOSED] ORDER SUSTAINING
PLAINTIFF AND CROSS-DEFENDANT
SUGARHOUSE DIXON, LLC'S
DEMURRER TO THE SECOND CAUSE
OF ACTION FOR REFORMATION IN
PALMS INSURANCE COMPANY'S
CROSS-COMPLAINT WITHOUT
LEAVE TO AMEND**

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1 Plaintiff and Cross-Defendant Sugarhouse Dixon, LLC's demurrer to the second cause
2 of action for reformation in the cross-complaint filed by Palms Insurance Company came on
3 for hearing before this court on June 24, 2025 at 9:00 a.m. in Department 302. The parties
4 were represented by their counsel of record. The court rules as follows:

5 Cross-defendant Sugarhouse Dixon, LLC's demurrer to the second cause of action for
6 reformation in the cross-complaint filed by Palms Insurance Company is sustained without
7 leave to amend. Section 17 of the insurance policy issued by Palms plainly and
8 unambiguously precludes Palms' reformation claim. To permit Palms to pursue its
9 reformation claim would be re-write the policy, which this court is not permitted to do. Palms'
10 argument that its reformation claim is seeking an "endorsement" lacks merit. An endorsement
11 is an addition and/or deletion to the policy issued by the insurer, not a ruling by a court.

12
13 **IT IS SO ORDERED.**

14
15 Dated: 6/25/2025



Superior Court Judge (rc)

HAROLD KAHN