



Section 2 – Selected All Risks (SAR)

X18 – Excess Amendment Endorsement

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Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

The following ENDORSEMENT is added where this SECTION is shown as insured in YOUR SCHEDULE

Under the heading What is not covered, Excess exclusion is deleted and replaced as follows:

Excess exclusion

The first [£VAR] of each claim.

Where there is DAMAGE to more than one item described in YOUR SCHEDULE as a result of a loss, WE will only apply one EXCESS, this being the highest amount shown against any of the items specified that have suffered DAMAGE.

This ENDORSEMENT does not apply if a higher EXCESS amount is excluded within the above SECTION of the POLICY or by way of ENDORSEMENT in which case the higher EXCESS amount excluded will apply loss