

## **Endorsement**

### **Common Parts Endorsement**

The following wording below on page 3 of the policy:

In the case of leasehold flats, the definition of Buildings also includes common parts of the structure in which the private dwelling is situated, such common parts being defined in the title deeds.

Is replaced with the following wording:

In the case of leasehold flats, in the event of loss or damage to the common parts of the building, we will pay a proportional percentage based on how many flats are responsible for the common parts where the loss or damage has occurred.

For example, if there are 4 flats in total responsible for the common parts, we will pay you one share of 4 (which is 25%) of the loss or damage. In the event there are 2 leasehold flats, we will pay you two shares of 4 (which is 50%) of the loss or damage etc.

The maximum we will pay is the sum insured for your buildings.

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