

**AVERAGE DISTRIBUTION CLAUSE – E27**

(on Buildings & Contents)

In consideration of the rate at which this policy is written, it is hereby declared and agreed that in the event of loss, the insurance shall be held to cover and attach on several buildings and contents as described on the policy declarations, in proportion that the value of each shall bear to the values of all at the time of the loss.

Except as otherwise provided by this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of this policy shall have full force and effect.