



Intact Insurance Company

Average Distribution Clause

Applicable to "stock" and "equipment" as defined:

For the purpose of calculating the total value of "stock" and "equipment" for the application of the coinsurance clause, value reporting and for loss adjustment, it is agreed that in the event of loss of or damage to insured property, the amount of insurance shown in the "Declaration Page(s)" for "stock" shall be held to cover and attach in all buildings and/or locations insured in the proportion that the value of each shall bear to the value of all at the time of loss or damage.

Except as otherwise provided in this endorsement all terms and conditions of this policy shall remain unchanged.