

### CO-MINGLING CLAUSE

When oil or other bulk products insured hereunder are stored in such a way as to be co-mingled with other bulk products belonging to and/or insured by others, it is agreed that in the event of loss or damage recoverable under this Policy, such loss or damage shall be prorated in accordance with the respective interest(s) of the party or parties involved in the ratio that the quantity of product belonging to each party bears to the total quantity of product co-mingled