

DEPARTMENT CLAUSE

If the business be conducted in departments the independent trading results of which are ascertainable the provisions of Item shall apply separately to each department effected by the damage except that if the sum insured by the said item be less than the aggregate of the sums produced by applying the rate of gross profit for each department of the business (whether affected by the damage or not) to the relative annual output thereof, the amount payable shall be proportionately reduced.