

#### **DEPARTMENTAL CLAUSE**

If the business be conducted in departments the independent trading results of which are ascertainable it is agreed that the Provisions hereof may at the option of the Insured apply separately to each such 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.