

### **RETURN OF PREMIUM CLAUSE**

In the event of the Gross Profit earned during the accounting period of 100% most nearly concurrent with any period of insurance as certified by the Insured's auditors, being less than the sum insured thereon, a pro rata return of premium not exceeding one third of the premium paid on such sum insured shall have occurred giving rise to a claim under this policy, such return shall only be made in respect of so much of the said difference as is not due to such Damage.

to which such adjustment shall be made may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the Business had the Damage not occurred, so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the result which but for the Damage would have been obtained during the relative period after the Damage.