

**Form # ADC801** (Rev. Feb 9, 2013)  
**Average Distribution Clause - Contents**

**THIS FORM ONLY APPLIES IF INDICATED "COVERED" AND LIMITS SHOWN ON THE DECLARATIONS PAGE(S).**

**THIS FORM IS ATTACHED TO AND MUST BE READ TOGETHER WITH THE COMMERCIAL BUILDING, EQUIPMENT & STOCK BROAD FORM POLICY AND/ OR COMMERCIAL BUILDING, EQUIPMENT AND STOCK NAMED PERILS FORM POLICY.**

It is hereby understood and agreed that in the event of loss, the insurance for contents shall be held to cover and attach on contents as described on the policy declarations in proportion that the value of each shall bear to the values of all at the time of the loss.

**EXCEPT AS OTHERWISE PROVIDED IN THIS FORM, ALL TERMS, PROVISIONS AND CONDITIONS OF THE POLICY SHALL HAVE FULL FORCE AND EFFECT.**

SAMPLE