

Return Of Premium Clause

In the event of the Gross Rental earned (or a proportionately increased multiple thereof when the maximum indemnity period exceeds twelve months) during the accounting period of twelve months most nearly concurrent with any period of insurance as certified by the Insured's auditors being less than the sum insured for such period of insurance will be made in respect of the different. If any damage shall have accord, giving rise to a claim under this policy, such return shall be made in respect only of so much of the said different as is not due to such damage.