



**American Institute  
Bulk Liquids — Average Clause  
October 12, 1973**

To be attached to and form a part of Policy No. .... of .....  
 ..... Insuring .....  
 .....

Shipments of liquids in bulk are insured against all risks of physical loss or damage from any external cause excluding the risks excepted by the F.C. & S. and S.R. & C.C. Warranties; also excluding claims for shortage, leakage and/or contamination unless caused by or arising out of:

- (1) fire or explosion, howsoever or wheresoever occurring;
- (2) the vessel or craft being stranded, sunk, burnt or in collision or in contact with any substance or thing (ice included) other than water;
- (3) a forced discharge of cargo;

PROVIDED, however, that notwithstanding the foregoing, Underwriters shall be liable for:

- (a) contamination resulting from heavy weather; and
- (b) loss of the liquid insured from connecting pipe lines, flexible or otherwise, in loading, transshipment or discharge; and

PROVIDED, further, that from all claims payable hereunder, a deduction shall be made for normal shortage.

All other terms and conditions of the Policy remain unchanged.

Dated ..... Signed .....