END NO.

EXTRA EXPENSE INSURANCE

Insurance applies to this item(s) only when "Extra Expense" and a specific amount are specified therefore in this policy and, unless otherwise provided, all provisions and stipulations of this form and policy shall apply separately to each such item.

1. This policy covers the necessary Extra Expense, as hereinafter defined, incurred by the Insured in order to continue as nearly as practicable the "normal" operation of the Insured's business following damage to or destruction of real or personal property, by the peril(s) insured against during the term of this policy, which property is on premises occupied by the Insured and situated as herein described.

2. In the event of such damage or destruction, this Company shall be liable for such necessary Extra Expense incurred for only such length of time, hereinafter referred to as the "period of restoration", as would be required with the exercise of due diligence and dispatch to rebuild, repair or replace such part of the property herein described as has been damaged or destroyed, commencing with the date of damage or destruction and not limited by the date of expiration of this policy.

3. Resumption of Operations: It is a condition of this insurance that as soon as practicable the Insured shall resume "normal" operation of the business and shall dispense with such Extra Expense.

4. Extra Expense: The term "Extra Expense", wherever used in this form, is defined as the excess (if any) of the total cost incurred during the period of restoration chargeable to the operation of the Insured's business, over and above the total cost that would "normally" have been incurred to conduct the business during the same period had no damage or destruction occurred. Any salvage value of property obtained for temporary use during the period of restoration, which remains after the resumption of normal operations, shall be taken into consideration in the adjustment of any loss hereunder.

5. Definitions: The following terms wherever used in this contract shall mean:
A. "Month" - thirty consecutive days.
B. "Normal" - the condition that would have existed had no loss occurred.

6. Requirements in Case Loss Occurs:
A. The Insured shall give immediate written notice to this Company of any Extra Expense as covered by this policy and protect the property from further damage that might result in extension of the period of restoration; and within 60 days following the date of damage to or destruction of the real or personal property described, unless such time is extended in writing by this Company, the Insured shall render to this Company a proof of loss, signed and sworn to by the Insured, stating the knowledge and belief of the Insured as to the following:
(1) the time and origin of the property damage or destruction causing the Extra Expense as covered by this policy,
(2) the interest of the Insured and of all others in the business,
(3) all other contracts of insurance, whether valid or not, covering in any manner the loss insured against by this policy,
(4) any changes in the title, nature, location, encumbrance or possession of said business since the issuing of this policy, and
(5) by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of damage or destruction, and shall furnish a copy of all the descriptions and schedules in all policies, and the actual amount of Extra Expense loss claimed, accompanied by detailed exhibits of all values, costs and estimates upon which such amounts are based.

B. The Insured, as often as may be reasonably required, shall exhibit to any person designated by this Company all that remains of any property herein described, and submit to examinations under oath by any person named by this Company, and subscribed the same; and, as often as may be reasonably required, shall produce for examination all books of account, bills, invoices and other vouchers, or certified copies thereof if originals be lost, at such reasonable time and place as may designated by this Company or its representative, and shall permit extracts and copies thereof to be made.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number NSMXXXXX issued by: North Shore Management

issued to: Sample effective date: