END NO.	

CONTINGENT TIME ELEMENT EXCLUSION

This policy does NOT insure Contingent Time Element loss or losses, nor shall erosion or exhaustion of underlying limits of liability be recognized by this policy unless agreed to specifically by underwriters and endorsed hereon.

Contingent Time Element is defined as follows:

Contingent Business Interruption/Contingent Extra Expense resulting from damage to property that directly or indirectly prevents a supplier of goods and/or services to the Insured from rendering their goods and/or services; or damage to property that prevents customers from accepting the Insured's goods or services. Further, any economic loss resulting from damage to property of others which affects patronage activity to an insured location is specifically excluded.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number	issued by: North Shore Management
issued to: effective date:	BY:
	AUTHORIZED REPRESENTATIVE