

END NO.

CONTINGENT TIME ELEMENT EXTENSION

In consideration of premium charged this policy, subject to all provisions and without increasing the limits of liability herein, also insures against loss or damage resulting from damage to or destruction by perils insured against, to property insured hereunder, that wholly or partially prevents any supplier of goods and/or services from rendering their goods or services to the Insured.

This extension of coverage does NOT include loss to properties not owned or operated by the assured, which attracts business to the Insured, affects patronage activity to an insured location, or prevents customers from accepting the Insured's goods or services.

Loss or damage provided by this endorsement is limited to the state of California and must originate from locations within the state of California.

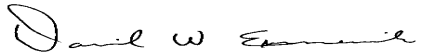
ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number

issued by: North Shore Management

issued to:

effective date:

BY: 
AUTHORIZED REPRESENTATIVE