

*when, by so doing, the Use and Occupancy insurance loss can be reduced.* This means that the expense of moving into temporary business quarters and the many other extraordinary expenses incidental to emergency operations would be met by the Use and Occupancy insurance contract. In some instances, an immediate replacement of machinery or stock would involve special costs of production or delivery of such machinery or stock. Special expenses such as these are met by this form of insurance.

It should be noted that the insurance company's liability under this item is limited to an amount not in excess of that to which the loss under the two preceding items may be reduced by the employment of emergency steps necessary to a speedy resumption of business operations. In other words, the insurance company is quite willing to assist a Use and Occupancy policyholder to reestablish business operations as soon as possible after a fire, but the insurance company will not spend more in so doing than it would have spent had the insured business remained suspended until normal operations could have been resumed.

***Suspension  
Due to  
Destruction  
of "Stock"***

It is not always the time required to rebuild, repair or replace the damaged premises which causes the entire period of business suspension. After the damaged premises have been placed in full operating condition, the assured's inability to procure stock will often cause an additional period of business suspension. In a manufacturing plant, the time required to replace raw stock and restore it to its state of manufacture at the time of the interruption is a factor to be carefully weighed. Likewise, a mercantile establishment might require an additional period to replace a part or all of its stock before it can resume normal operations. The loss of business earnings resulting from this additional period of suspension may be covered under a Use and Occupancy insurance contract. The extent of this additional period depends upon the nature of the business under consideration and deserves special attention when selecting an appropriate contract of Use and Occupancy insurance. The insurance companies have drafted standard Use and Occupancy insurance forms which are designed to cover the earnings of almost any