

necessarily be used. There are certain other Use and Occupancy insurance forms which have been designed to cover earnings of the constant or definite type. These forms do not cover in a blanket manner and are quite inelastic. They must, therefore, be used with caution. In a few instances, these other forms will provide complete coverage at a lower premium cost than the Blanket Coinsurance form, but as a rule the premium cost is approximately the same. It is our opinion that all other Use and Occupancy insurance forms will be discarded in favor of the Blanket Coinsurance form as soon as the superior features of the Blanket form are generally understood.

***Contingent
Use and
Occupancy
Insurance***

A business enterprise may be seriously crippled by fire damage to or destruction of some property other than that used and occupied by a policy-holder. For example, damage to or destruction of an outside power plant, or some institution on which the policy holder may be dependent for parts or processing of parts entering into the finished product, or a plant to which the policy-holder's product is sold, could prove as disastrous to the policy-holder's earnings as an interruption caused by damage to or destruction of the premises occupied by him. The loss of earnings resulting from a remote cause of this description may be covered under a form of insurance contract known as *Contingent Use and Occupancy Insurance*. Due consideration should be given to the possibility of a business interruption by reason of a remote occurrence when surveying a business in preparation for Use and Occupancy insurance.

***Hazards
Against
Which We
Insure***

Of course, a Fire is not the only calamity that causes an interruption of business earnings. In addition to insuring a business against loss of earnings by Fire, the "America Fore" group of insurance companies also insures earnings against interruption by Windstorm, Explosion, Riot and Civil Commotion, Sprinkler Leakage, by the explosion of Steam Boilers and pressure vessels, by the bursting of Fly Wheels and Pulleys, and by the breakdown of Engines, Turbines, and Electrical Machinery. The presence of any or all of these hazards will differ according to the conditions surrounding the operations of various businesses. All phases of possible interruption and causes should be given special consideration when determining the Use and Occupancy insurance needs of an enterprise.