

### COVERAGE PROVIDED

We will pay for the actual loss of Business Income you sustain due to the necessary suspension of your business operations during the period of restoration.

### BUSINESS INCOME

Business Income means the net income (net profit or loss before income taxes) that would have been earned or incurred if no loss had occurred, including continuing normal operating expenses.

### WAITING PERIOD

We will not pay Business Income for the first 72 hours (3 days) following the beginning of the period of restoration. This waiting period does not apply to Extra Expense Coverage.

### EXTRA EXPENSE

We will pay reasonable Extra Expense incurred to continue business operations or to minimize the suspension of business, provided such Extra Expense does not exceed the limit shown in the Declarations.

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