



Intact Insurance Company

Ordinary Payroll Profits Form (90 days)

This endorsement insures in the amount specified on the "Declarations Page(s)" the Insured's entire ordinary payroll expense for a period of time not in excess of 90 consecutive days immediately following the date of loss, which may continue during a total or partial suspension of business, covering only to the extent necessary to resume the normal business of the Insured with the same quality of service which existed immediately preceding the destruction or damage by a peril insured against, and which would have been earned had no destruction or damage by a peril insured against occurred.

This endorsement does not insure any portion of salaries described under "Insured Standing Charges".

Co-Insurance Clause

In the event of loss hereunder, the Insurer shall not be liable for a greater proportion thereof than the amount insured hereby bears to 80% of the Insured's entire ordinary payroll expense, excluding only salaries described under "Insured Standing Charges", that would have been earned (had no loss occurred) during the 90 consecutive days immediately following the date of damage to or destruction of property insured.

Except as otherwise provided in this endorsement all terms and conditions of this policy shall remain unchanged.