## UNITED STATES COURT OF APPEALS For the Fifth Circuit

United States Court of Appeals Fifth Circuit FILED

March 16, 2006

Charles R. Fulbruge III Clerk

No. 05-10354

APARTMENT MOVERS OF AMERICA, INC., THE APARTMENT MOVERS, INC., THE ORIGINAL APARTMENT MOVERS, INC., OPTIMARKET INCORPORATED, RODGER A. JOHNSON

Plaintiffs-Counter Defendants-Appellants

VERSUS

ONE BEACON LLOYDS OF TEXAS, Formerly known as C U Lloyd's of Texas,

Defendant-Counter Claimant-Appellee

Appeal from the United States District Court For the Northern District of Texas 3:04-CV-00278

Before HIGGINBOTHAM, DAVIS, and STEWART, Circuit Judges.

PER CURIAM:\*

We agree with the district court that the slow down in business experienced by the insured, Apartment Movers of America, was not a "necessary suspension of your operations" so as to trigger coverage for loss of business income under defendant's

<sup>\*</sup>Pursuant to 5TH CIR. R. 47.5, the Court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR. R. 47.5.4.

policy. See <u>Quality Oilfield Products</u>, Inc. v. Michigan Mutual <u>Insurance Company</u>, 971 S.W. 2d 635 (Tex. App. Houston, 1998).

We, therefore, affirm the judgment of the district court. AFFIRMED.