



Business Interruption and Extra Expense Worksheet

	Year-end figures for period of	Projected figures for period of
	_____	_____
1 Net profits, without deduction for Income Taxes	1	_____
Fixed charges and other expenses that continue even though business has come to a halt:		
2a) Interest	_____	_____
2b) Taxes	_____	_____
2c) Rentals	_____	_____
2d) Advertising & Publicity	_____	_____
2e) Total salaries and wages of officers, executives and employees whose services would be retained during suspension of business operations	_____	_____
2f) Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charges allocated to salaries in line above	_____	_____
2g) Heat, Light and Power (business not operating)	_____	_____
2h) Insurance Premiums	_____	_____
2j) Membership Fees and Professional Services	_____	_____
2k) Other expenses that continue	_____	_____
2 Total Fixed charges (2a through 2k)	2	_____
3 Total Gross Business Interruption Value (1+2)	3	_____
Ordinary Payroll		
4a) Ordinary Payroll	_____	_____
4b) Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charges allocated to ordinary payroll	_____	_____
4 Total Ordinary Payroll (4a+4b)	4	_____

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5 Total Business Interruption Value (3+4)	5		
Extra Expense			
6a) Temporary Location			
6b) Moving Expenses			
6c) Equipment rental and data reproduction			
6d) Light, power, heat, telephone, data lines			
6e) Additional salaries			
6f) Increased professional fees (if necessary)			
6g) Other extra expenses			
6 Total Extra Expense (6a through 6g)	6		
7 Total Business Interruption and Extra Expense Value (5+6)	7		

Tips for completing the Business Interruption & Extra Expense Worksheet

1. *This worksheet is provided as a guide only and does not guarantee coverage or become part of any insurance policy.*
2. *Review your annual financial records with your accountant to determine your annual gross profit.*
3. *Consider the growth of your business from the renewal date of your insurance policy.*
4. *Review your Business Interruption & Extra Expense insurance every year; otherwise you significantly increase the risk of under-insurance.*

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