

Loss of Business Income “Business Interruption” / Extra Expense Worksheet

- A. Your estimated net income for 12 months from the date of policy inception \$ _____
- B. All estimated pre-tax normal operating expenses for 12 months + \$ _____
(Examples: rent, mortgage, taxes, key salaries, professional fees,
lease payments, insurance, utilities)
- C. 12 month Loss of Business Income (100% coinsurance) = \$ _____
- D. 12 month “Ordinary Payroll” to be excluded, if any - \$ _____
(To avoid dispute, attach list of “ordinary payroll” employees and their income
you wish to keep during Period of Restoration.)
- E. 12 month Loss of Business Income (100% coinsurance) \$ _____
- F. Maximum amount of months it should take you to get back into operation x _____
If 6 months, use .5 (50% coinsurance); 12 months, use 1.00 (100% coinsurance);
18 months, use 1.5 (150% coinsurance), etc.
- G. Loss of Business Income Limit \$ _____
- H. Extra Expense needed to continue operations during “Period of Restoration” + \$ _____
(See Extra Expense Worksheet on reverse side)
- I. Loss of Business Income / Extra Expense Limit \$ _____
(Doesn't include business income lost between reopening and pre-loss income
level - consider Extended Period of Restoration!)

Signature

Title

Date

Printed Name

First Named Insured

Extra Expense Worksheet

Extra Expense Necessary to Continue Business	First Month	Second Month	**Third Month
a. Rent of temporary premises	_____	_____	_____
b. Rent of temporary equipment	_____	_____	_____
c. Net cost of equipment purchased*	_____	_____	_____
d. Cost of moving equipment	_____	_____	_____
e. Preparation of temporary premises	_____	_____	_____
g. Light, power and heat at temporary location	_____	_____	_____
h. Telephone and telegraph installation and extra operators at temporary location	_____	_____	_____
i. Extra telephone and telegraph services charges	_____	_____	_____
j. Extra labor (additional help, overtime, training)	_____	_____	_____
k. Extra traveling time	_____	_____	_____
i. Extra transportation expenses	_____	_____	_____
m. Bonuses for quick service	_____	_____	_____
n. Police and special protective service watchmen, ADT, etc.	_____	_____	_____
o. Armored service	_____	_____	_____
P. Announcements (radio, TV, newspaper, mail)	_____	_____	_____
q. Additional cost of insurance	_____	_____	_____
R. Miscellaneous	_____	_____	_____
s. _____	_____	_____	_____
t. _____	_____	_____	_____
u. _____	_____	_____	_____
v. _____	_____	_____	_____
w. _____	_____	_____	_____
Total extra expenses	_____	_____	_____
Deduct non-continuing expenses at original location	_____	_____	_____
Net extra expense	_____	_____	_____

* To determine net cost for item (c) deduct salvage value of property sold or utilized upon resumption of operations at the original location

** Add additional months if necessary

The amounts tabulated above should be limited to those in excess of normal which may necessarily be incurred in order to continue business as near to normal as practicable at the damaged location or elsewhere or both.