Business Interruption and Extra Expense Worksheet

Company Name: ______________________ **Date:** ______________________

Estimated for 12 Month Period Beginning: ______________________

			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**	**0**	**0**
3	**Total Gross Business Interruption Value (1 + 2)**	**3 = (1 + 2)**	**0**	**0**
	Ordinary Payroll (if desired)			
	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**	**0**	**0**
5	**Total Business Interruption Value (3 + 4)**	**5 = (3 + 4)**	**0**	**0**
	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**	**0**	**0**
7	**Total Business Interruption and Extra Expense Value**	**7 = (5 + 6)**	**0**	**0**

Tips to consider when completing the Business Interruption & Extra Expense Worksheet

1. Review your annual financial records with your accountant to determine your annual gross profit
2. Consider the growth of your business from the renewal date of your insurance policy
3. Assume that operations will be shut down for at least a year after an earthquake
4. Review your Business Interruption & Extra Expense insurance every year; otherwise you significantly increase the risk of under-insurance