

Industry:

Business Income

Gross Revenue	_____
Research & Development Income	_____ +
Non-Continuing Expenses	_____ -
Cost of Materials	_____ -
12-Month Business Income Amount, Including Ordinary Payroll Option of Your Choice	_____

Duration of Loss

Number of Months You Estimate Are Required to Return to Your Previous Level of Business	_____
Value of Duration of Loss	_____

Extra Expenses

First Month	_____
Final Month	_____
Each Intervening Month	_____
Number of Anticipated Intervening Months	_____
Your Total Extra Expense Amount	_____

Final Analysis

Business Income Value of Duration	_____
Potential Reduction in Duration of Loss, If Extra Expense Amount Is Paid	_____
Business Income Amount	_____
Extra Expense Amount	_____

Final Business Income & Extra Expense Amount

Your Name:

Company Name:

Date:

This information is advisory in nature. It is offered as a resource to help you establish adequate business income and extra expense values for insurance purposes. This guide is necessarily general in content and is intended as a tool that you can use together with others at your disposal to establish the values you wish to insure. Because the steps outlined in this resource rely on information provided by the insurance purchaser, no representation is made with respect to the accuracy, adequacy or suitability of the values established. No liability is assumed by reason of this information, the values determined using it or the insurance buying decisions made as a result. In determining the values you wish to insure, you should consult with your insurance representatives.

Extra Expenses	First Month	Final Month	Each Intervening Month
Extra Rent and Facility Expenses			
Temporary Location (incl. Rent, Utilities, Maintenance, Insurance)			
Temporary Fixtures, Machinery & Equipment			
Engineering & Administrative Costs			
Improvements at Temporary Location			
Moving & Hauling			
Installation of Operations at Temporary Location			
Extra Employee Expenses			
Transportation and Travel Allowances			
Overtime and Incentives			
Bonuses Paid			
Additional Staff			
Other Extra Expenses			
Data Recovery Expenses			
Emergency Facilities			
Payments to Others for Processing Work			
Property & Equipment			
Legal/Public Relations/Advertising			
Miscellaneous			
TOTALS			