



International Insurance Brokers, Inc.

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Business Income/Extra Expense Worksheet

Step 1 - Business Income

- A. Gross Revenue from operations _____
- B. Research and Development Income _____
- C. Cost of Materials. _____
- D. Non-Continuing Service Costs _____
- E. 12 Month Business Income amount, including ordinary payroll option of your choice _____

Step 2 - Duration of Loss

Estimate of the number of months from physical loss until operations/sales are back to normal _____

Value of Duration of Loss _____

Intervening Months Extra Expenses:

Extra Rent _____	Extra Opening Expenses _____
Extra Insurance _____	Extra Advertising Expenses _____
Extra Employee Expenses _____	Other Extra Expenses _____

Your new Duration of Loss number (in months), based on spending the extra expenses above _____

Your Total Expense Amount _____

Step 4 - Final Analysis

Business Income Value of Duration _____

Estimate of percent reduction in business income needed, if extra expense dollars are spent _____

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 value 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 the 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.

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