

# BUSINESS INTERRUPTION WORKSHEET



NAME:	COLUMN 1	COLUMN 2
<b>ALL ENTRIES TO BE ON AN ANNUAL BASIS</b> (For each item applicable to your business, determine the amount which would be insured during one entire year of normal operation).	Actual Values for Year Ended 20____	**Estimated Values for Year Ending 20____ (Important - see note 2 below)
<b>NET PROFIT (Before Taxes)</b> *STANDING CHARGES (Important - See note 1 below)	\$	\$
1. Advertising	\$	\$
2. Auditors' Fees	\$	\$
3. Data Processing under contract	\$	\$
4. Delivery and other services under contract	\$	\$
5. Depreciation	\$	\$
6. Directors' Fees	\$	\$
7. Expenses of Branch or Local Offices	\$	\$
8. Insurance Premiums	\$	\$
9. Interest on Debentures and Bonds	\$	\$
10. Interest on Mortgages and Loans	\$	\$
11. Lighting, heating, power (at least to contract minimum)	\$	\$
12. Maintenance of Plant and Machinery	\$	\$
13. Printing, Stationery and Postage	\$	\$
14. Pumping and Ventilation	\$	\$
15. Rent	\$	\$
16. Royalties	\$	\$
17. Salaries and Wages:- Classification of Payroll. a) Officers, executives and permanent staff	\$ _____	\$ _____
b) Foreman and skilled employees whose services could not be dispensed with pending resumption of normal operation	\$ _____	\$ _____
c) All other employees (Ordinary Payroll) (Ordinary Payroll may be insured as a separate item on a short term basis)	\$ _____	\$ _____
18. Taxes	\$	\$
19. Telephone	\$	\$
20. Traveling Expenses	\$	\$
21. Upkeep of Automobiles, etc.	\$	\$
22.	\$	\$
23.	\$	\$
24.	\$	\$
25.	\$	\$
26.	\$	\$
27. Miscellaneous Standing Charges (not exceeding 5% of the total amount insured in respect of specified Standing Charges.	\$ _____	\$ _____
<b>TOTAL</b>	\$	\$
<b>STATED AMOUNT</b>	\$	\$

I/We hereby apply for rate for the Stated Amount Endorsement on the above basis and certify that the above Statement of Actual Values as shown in Column 1 is true and correct.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_ Title: \_\_\_\_\_

This statement must be signed by Insured if an individual, by a partner if a partnership, or by an officer if a corporation.

\*Note 1:- Generally speaking a Standing Charge is an item or expense which in the event of a total interruption would not be eliminated, or in the event of a partial interruption would not be reduced in proportion to the reduced earnings. Listed from 1 to 21 are typical standing charges, others may be added as required. If you are insuring on an all Standing Charges basis you may list the total of all expenses and deduct the total of those expenses which are not standing charges to arrive at the actual values.

\*\*Note 2:- It is important to keep in mind that an interruption to the business arising out of the insured perils could occur towards the end of the next annual term and it is, therefore, necessary to anticipate at least two years ahead when calculating the amount of insurance required.