



# Loss of Income Worksheet

Insured ACCTNAME Date TODAYDATE

In the event your premises are damaged or destroyed by a covered peril, you may be forced to shut down operations for a period of time. This would result in a loss of income.

Loss of income equals net profit or loss (before income taxes) that would have been earned had no loss occurred, plus any normal operating expenses that would continue during the period of restoration.

I.	NET PROFIT OR LOSS – MONTHLY	\$
	(Before income taxes that would have been earned had no loss occurred)	

II. CONTINUING NORMAL OPERATING EXPENSES – MONTHLY		
	Item	Estimated Monthly Cost
A.	Owners, officers, and key employee salaries	
B.	Ordinary payroll	
C.	Rent or real estate taxes	
D.	Necessary light, heat and power	
E.	Contractual obligations	
F.	Dividends to stockholders	
G.	Insurance premiums	
H.	Unemployment and security taxes	
I.	Repairs and maintenance	
J.	Membership dues and fees	
K.	Depreciation and expansion expenses	
L.	Interest on indebtedness	
M.	Professional fees	
N.	Mortgage payments	
O.	Other continuing expenses	
	Sub-Total	\$

III.	MONTHLY LOSS OF INCOME (I + II)	\$
IV.	MAXIMUM PROBABLE PERIOD OF INTERRUPTION (# OF MONTHS)	x
V.	LOSS OF INCOME EXPOSURE (MULTIPLY III X IV)	\$
VI.	EXTRA EXPENSE (SEE EXTRA EXPENSE WORKSHEET)	+
VII.	TOTAL	\$

Signature \_\_\_\_\_ Date \_\_\_\_\_



# Extra Expense Worksheet

Insured ACCTNAME Date TODAYDATE

In the event your premises are damaged or destroyed by a covered peril, you may have to temporarily relocate your facility while your premises are being repaired.

Extra expenses include necessary expenses you incur during the period of restoration that you would not have incurred had no loss occurred.

The worksheet should be completed on a per month basis.

EXTRA EXPENSE		
Extra Expense Item	First Month Estimated Cost	Subsequent Months Estimated Cost
A. Employee overtime costs	\$	\$
B. Additional rent (over cost of normal rent)	\$	\$
C. Additional advertising, announcements, mailing expenses	\$	\$
D. Installation of additional telephones	\$	\$
E. Rental of office equipment, such as computers, etc.	\$	\$
F. Rental of other equipment	\$	\$
G. Moving expenses	\$	\$
H. Additional costs to have work done	\$	\$
I. Expediting costs	\$	\$
J. Travel expenses	\$	\$
K. Other extra expenses	\$	\$
<b>Total Monthly Extra Expense</b>	<b>\$</b>	<b>\$</b>

EXTRA EXPENSE CALCULATION	
Maximum Probable Period of Interruption (total number of months)	
First Month's Estimated Cost	\$
Total # of Subsequent Months x Amount Per Month	+
<b>Total Extra Expense</b>	<b>\$</b>

Signature \_\_\_\_\_ Date \_\_\_\_\_