

# EISNERAMPER

## Business Interruption and Extra Expense Worksheet

NOTE - this worksheet is a guide and does not serve as EisnerAmper or any of its employees producing any work product.

Company Name: \_\_\_\_\_

Date: \_\_\_\_\_

Estimated for 12-Month Period Beginning: \_\_\_\_\_

		Year-end figures for period of	Projected figures for period of
		_____	_____
<b>1 Net profits, without deduction for income taxes</b>	<b>1</b>		
<b>Fixed charges and other expenses that continue even though business has come to a halt:</b>			
2a) Interest			
2b) Taxes			
2c) Rentals			
2d) Advertising, marketing, and 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, power, and other utilities while business is not operating			
2h) Insurance premiums			
2j) Membership fees and professional services			
2k) Other expenses that continue			
<b>2 Total fixed charges (2a through 2k)</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>3 Total gross business interruption value (1 + 2)</b>	<b>3 = (1 + 2)</b>	<b>0</b>	<b>0</b>
<b>Ordinary payroll (if desired)</b>			
4a) Ordinary payroll			
4b) Compensation insurance premiums, Social Security, unemployment insurance and other charges allocated to ordinary payroll			
<b>4 Total ordinary payroll (4a + 4b)</b>	<b>4</b>	<b>0</b>	<b>0</b>
<b>5 Total business interruption value (3 + 4)</b>	<b>5 = (3 + 4)</b>	<b>0</b>	<b>0</b>
<b>Extra expense</b>			
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			
<b>6 Total extra expense (6a through 6g)</b>	<b>6</b>	<b>0</b>	<b>0</b>
<b>7 Total business interruption and extra expense value</b>	<b>7 = (5 + 6)</b>	<b>0</b>	<b>0</b>

### 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. Review your Business Interruption & Extra Expense insurance every year; otherwise you significantly increase the risk of under-insurance