



BUSINESS INTERRUPTION WORKSHEET
To be used as a general guideline for estimates

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|---|----------|
| 1. Gross Sales | \$ _____ |
| 2. Adjustments to gross sales (includes discounts given, returns and allowances, bad debts, freight). | \$ _____ |
| 3. Net Sales (1 minus 2) | \$ _____ |
| 4. Other income that would be lost if operations were interrupted (includes rents, interest, service fees). | \$ _____ |
| 5. Total revenues (3 plus 4) | \$ _____ |
| 6. Merchandise or materials consumed | \$ _____ |
| a. Purchases during the year | \$ _____ |
| b. Change in inventory | \$ _____ |
| Beginning inventory | \$ _____ |
| Ending inventory | \$ _____ |
| Change (beginning minus ending) | \$ _____ |
| c. Total (a plus b) | \$ _____ |
| 7. Gross earnings (5 minus 6c) | \$ _____ |
| 8. Discontinuing expenses (includes payroll that would not continue, rent, heat, light, delivery and cartage, advertising, maintenance cost). | \$ _____ |
| 9. Gross Earnings After Discontinued Expenses (7 minus 8) | \$ _____ |

Adjust Gross Earnings After Discontinued Expenses For Period of Interruption Expected

Insurance Needed

- | | | |
|-----------|-----------------|----------|
| 1 year: | Line 9 * 1.00 = | \$ _____ |
| 9 months: | Line 9 * .75 = | \$ _____ |
| 6 months: | Line 9 * .5 = | \$ _____ |

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