

**PROFITS FORM  
BUSINESS INTERRUPTION WORK SHEET**

Name of Insured .....

Location of Risk .....

Date .....

<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 operations.)	<b>COLUMN 1</b> Actual Values for Year Ended 20__	<b>COLUMN 2</b> *Estimated Values for Year Ending 20__ (Important – See Note 2 below)
NET PROFIT (Before taxes).....	\$.....	\$.....
* 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 Postages.....	.....	.....
14. Pumping and Ventilation.....	.....	.....
15. Rent.....	.....	.....
16. Royalties.....	.....	.....
17. Salaries and Wages:- Classification of Payroll.		
a. Officers, executives and permanent staff.....	.....	.....
b. Foremen and skilled employees whose services could not be dispensed with pending resumption of normal operations.....	.....	.....
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. Travelling 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>\$.....</b>	<b>\$.....</b>

\* **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 your accounting methods make use of other terms to define standing charges, it is quite permissible to list them in that way. 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.