

**BUSINESS INTERRUPTION WORKSHEET**

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 = \$ \_\_\_\_\_