

Combined Business Income / Extra Expense Worksheet



All entries are to be annual values:

**A. Revenue:**

	Actual Values For Year Ending	Estimated Value Next 12 Months
<b>Total revenue shown on financial statement</b>	\$ _____	\$ _____
<b>Less:</b>		
a. Pass through money	\$ _____	\$ _____
b. If excluding or limiting "Ordinary Payroll", deduct all "Ordinary Payroll" Expenses. (See note below.) If not excluding or limiting "Ordinary Payroll", leave blank.	\$ _____	\$ _____

**B. Total revenue (Items 1 – a + b)**                      \$ \_\_\_\_\_                      \$ \_\_\_\_\_

**C. Limit desired:**    \$ \_\_\_\_\_                      \$ \_\_\_\_\_

**\*NOTE\*:** Ordinary Payroll expenses include payroll, employee benefits if directly related to payroll, FICA and Medicare payments, union dues, and Workers Compensation premiums. Some points to consider in deciding whether to exclude or limit Ordinary Payroll (i.e. other than officers, executives, managers and employees under contract):

- Would you lay off all your other employees in the event of a short interruption?
- Could you get them back when operations are restored or would they have gone elsewhere?