

## Radio Television Broadcasters Insurance Program Business Income Worksheet

### Step 1 - Business Income

Annual Gross Revenue (sales of advertising)		_____
Annual Lease/Rental Revenue, Donations, any other income		_____
Annual Agency Commissions	(-)	_____
Net Revenue		_____

### Step 2 - Duration of Loss

Estimate of the number of months from physical loss until operations are back to normal		_____
Value of loss duration		_____
(Calculate the per day Net revenue x Estimated Number of Months to return to normal)		_____

### Step 3 - Non-Continuing Expenses

Non Continuing Services 9 (i.e.. Variable contracts)		_____
Non Continuing Supplies cost		_____
Non-Continuing Energy/Telecommunications Cost		_____
Other Non-Continuing Expense		_____
Add the Above		_____

### Step 4 - Extra Expense

Rent Temporary locations & On-site trailers		_____
Rent Temporary Fixtures and equipment		_____
Moving and hauling to temporary locations		_____
Utilities - Light, heat, and power at temporary locations		_____
Telephone & Communications at temporary location, including hot site fees		_____
Other expense associated with temporary location and employees		_____
Add the above		_____

### Step 5 - Final Analysis

Value of loss duration	(+)	_____
Non-Continuing expenses	(-)	_____
Continuing Expenses - Extra Expense	(+)	_____
100% NET INCOME		_____

Coinsurance: Choose 50%, 60%, 70%, 80%, 90%, 100% , 125% \_\_\_\_\_

Multiply 100% Net Income x Selected Coinsurance = BI Limit  

**Does your operation have a written Business Continuity Plan? (Yes or No)** \_\_\_\_\_

**Is the facility run by the insured or leased to an independent operator?**

**Printed Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

This information is advisory in nature. It is offered as a resource to help you establish adequate business income and extra expense values for insurance purposes. This guide is necessarily general in content and is intended as a tool that you can use together with others at your disposal to establish the values you wish to insure. Because the steps outlined in this resource rely on information provided by the insurance purchaser, no representation is made with respect to the accuracy, adequacy or suitability of the values established. No liability is assumed by reason of this information, the values determined using it or the insurance buying decisions made as a result. In determining the values you wish to insure, you should consult with your insurance representatives.