

## 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	(-)	
<b>Net Revenue</b>		

### 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		
<b>Add the Above</b>		

### 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		
<b>Add the above</b>		

### Step 5 - Final Analysis

Value of loss duration	(+)	
Non-Continuing expenses	(-)	
Continuing Expenses - Extra Expense	(+)	
<b>100% NET INCOME</b>		

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.