

BUSINESS INCOME WORKSHEET – Actual Loss Sustained (ALS) Interim Endorsement

AMOUNT OF INSURANCE	
Description of Item	Projected Figures (See Note (1) below)
A. Revenue <i>(the money paid or payable to the Insured for goods sold and delivered and for services rendered in course of the "Business" at the "Premises" after allowing for returns and discounts.)</i>	\$ _____
B. Operating Expenses (see Note (2) below) i) Purchases of materials for sale or for use in the manufacture of goods and/or rendering of services ii) Carriage and Freight (if on a unit cost basis) iii) Packing Materials iv) "Ordinary Payroll" v) Others - specify - _____ _____ _____	\$ _____ \$ _____ \$ _____ \$ _____ \$ _____ \$ _____ \$ _____
TOTAL B) i) – v)	\$ _____
C. Business Income ("A" - "TOTAL B) i)-v)")	\$ _____
D. Rental Income <i>(the money paid or payable to the Insured by tenants in respect of rental of the "Premises")</i>	\$ _____
E. Payroll Coverage – IF Required Total Payroll Expense for 12 month period	\$ _____
Notes: (1) When determining "projected figures" take into consideration future trends of the business and project at least TWO years forward to allow for a loss at the end of the policy period. The Coinsurance Clause always applies to the future (never the past). Remember, however, that by use of the Premium Adjustment Clause, premium is only paid on figures actually realized by the business. (2) Delete any items which are inappropriate to the business or which are not true variables in all circumstances and add others as necessary.	