



Ensuring Proper
Protection of Your
Company's Assets
and Exposures

Know the Worth of Your Assets

The development of accurate insurable values is an excellent way to verify the physical worth of your assets and the full extent of interdependencies that impact your time-element risk. Determining the correct value of your assets assures you of consistency in underwriting, rating and loss analysis, and builds an understanding of adequate coverage amounts for your locations, including coverage for catastrophic events.

In order to assess values, a detailed understanding of your facility's insurable values is essential. The explanations and worksheets described in this user guide will guide you through the process and help answer any questions you may have.

Values and Insurance

Reported values are the basis of your insurance contract, so it is important that your property (including business interruption coverage) is protected to 100 percent of its value. With accurate values, you know your protection is based on appropriate amounts and limits.

Accurate reporting of values helps us deliver our value commitment to you, because we will better understand the depth and scope of the engineering services and underwriting conditions your company requires. Knowledge of accurate values also provides further assurance that, in the event of loss, our claim service will respond efficiently to your needs.

The information in this guide is designed to help you determine 100 percent of the insurable values for the assets and exposures at your facilities. All worksheets listed below and described in this user guide are accessible through our Web site. These materials will help you document exposures so you can determine the proper value of your *insured tangible and intangible assets*. In this user guide, we will discuss the following worksheets:

- *Property Value worksheet* – Real and Personal Property, Stock and Supplies
- *Business Interruption Values worksheets* – including
 - *Gross Earnings (Manufacturing and Non-Manufacturing)*
 - *Gross Profits (Build-up Basis and Deduction Basis)*
 - *Net Profits*
 - *Rental Income*
 - *Extra Expense Values*
 - *Hospital and Health Care Earnings*

You can access these individual worksheets electronically through our Web site at http://www.affiliatedfm.com/products_forms.asp. The worksheets are formatted in Excel to automatically calculate assets and exposures. In addition, they are organized to make it easy for you to record the current values for your locations. They will help you consolidate all locations into one easily distributed worksheet that can be used as a starting point for subsequent insurance policy renewals. Once you download the worksheets onto your own system, they can be transmitted easily to your facilities for completion, and/or to your broker for endorsement to your existing or renewal policy.

Note: Please choose and complete the forms that apply to the coverage you have or are planning to purchase.

Getting Started

The following pages include introductory sections dedicated to each of the worksheets. These sections include information that will help you to complete each worksheet. If you have questions about specific information needed for your facilities, please contact your broker/agent. Your Affiliated FM production underwriter will work jointly with your broker/agent to answer any specific questions you may have.

Property Values

Because property assets should be reported on a location basis, please use one worksheet per location.

The Property Value worksheet assigns assets into four categories: *Real Property*, *Personal Property*, *Stock and Supplies* and *Special Personal Property Values*.

Real Property values apply if you own or have a legal obligation to insure the building. These values include the building, any improvements and betterments made to the building, and all fixtures, fittings and equipment that are a permanent part of the building or structure. Outdoor lighting, signs, tanks, piping, electrical equipment, landscaping, roadways, fencing and parking areas are to be included here.

Personal Property values should be assessed for personal property you own or are legally obligated to insure. These values include office or production machinery and equipment, furniture, fixtures, electronic data processing (EDP) equipment, diagnostic equipment, molds, dies, templates, patterns, warehouse or retail racks and shelves, and miscellaneous equipment and supplies. Outdoor yard equipment should be included as well.

Stock and Supplies include raw materials, supplies, merchandise, stock in process and finished goods. Supplies are considered the broader of these categories and include office supplies, durable and non-durable goods, hardware that becomes part of a finished product, spare parts for mechanical and electrical systems, raw materials, stock in process, and finished goods and/or merchandise. The value of stock and supplies should be analyzed for monthly fluctuations and reported by both an average annual value and peak value by month or season.

Special Personal Property Values are items that have intrinsic value. Valuable papers, fine arts, data, programs and software fall into this category. It is important to determine the cost associated with replacing these assets with something that has the same or similar qualities. Most data and software is backed up or can be re-created; the minimal costs of performing the task of re-creation or copying should be added to the cost of the blank media. Some fine arts, valuable papers or records and customized data may not be as easy to re-create. A value to re-create, reproduce or regenerate this information must be determined and added to the base price of the media on which it appears. In the case where you have specialized items, a third-party appraiser may be needed to determine the value of your assets.

Property Value Worksheet

Reporting Property Assets

Separate property value worksheets should be completed for each location. The worksheet includes the three categories explained earlier. In addition, the sections in line 1 give you a place to either record the 100-percent value of the asset at the current replacement cost, or to insert the 100-percent value that was recorded in the last physical year or policy term.

Real and Personal Property Values

At the top of the Property Value worksheet, determine the source of origin for your values (Appraisal, Sale Value, Financial Statement, etc.) and enter it in the space provided. If the values are derived from an appraisal, enter the date the appraisal was completed. The Basis of Valuation (Replacement Cost or Actual Cash Value) needs to be completed, reflecting the values you are reporting.

Line 1, 100-percent replacement value from appraisal or last review date, allows you to record the 100-percent value of the asset as its current replacement cost, or as it was reported during the last physical year or policy term.

If the value of the asset entered in line 1 is the current 100-percent replacement cost value of your asset, skip sections 2, 3 and 4, and go to the next section. If the value of the asset given in line 1 is the previous year's value, then you must update the asset value to the current replacement cost by completing lines 2, 3 and 4.

Line 2, percentage Appreciation per Index, enables you to increase the previous year's value by a percentage-appreciation index value. Affiliated FM has an internal department that determines index values on real and personal property. These values or percentages are updated on a biannual basis. You can access these percentages through your broker or your Affiliated FM representative.

Lines 3 and 4, Additions and Deletions, allow you to update your values from the previous year. In these spaces, add and delete any assets that have been purchased, sold or discarded over the last year. Be sure to estimate the value of these assets at the replacement cost value, not at the sales or depreciated value.

Source of Values:	<input type="text"/>	Basis of Valuation:	<input type="text"/>
Date of Appraisal or Last Review:	<input type="text"/>	Policy Year Eff Date:	<input type="text"/>
REAL PROPERTY, INCLUDING IMPROVEMENTS & BETTERMENTS			
1	100% Replacement value from appraisal or last review date	<input type="text"/>	<input type="text"/>
2	% Appreciation per Index <input type="text"/>	\$	-
3	Additions since appraisal or last review date (100% Replacement Value)	<input type="text"/>	<input type="text"/>
4	Deletions since appraisal or last review date (100% Replacement Value)	<input type="text"/>	<input type="text"/>
TOTAL REAL PROPERTY VALUES		\$	-

Note: The Property Value worksheet offers you opportunities to list Total Real Property Values and Total Personal Property Values. Lines 1–4 in the box above appear in both the Real Property and Personal Property sections of the worksheet.

Stock and Supplies

Enter the 100-percent replacement cost of your Stock and Supplies for the upcoming policy term. Also enter the month that your Stock and Supplies are at their peak, and the value associated with that peak month.

Special Personal Property Values

In this section, enter the value to re-create, regenerate, or reproduce your Fine Arts, EDP Media and Data, and your Valuable Papers and Records. The worksheet includes separate spaces for each of these figures.

When you have completed all four categories (*Real Property, Personal Property, Stock and Supplies* and *Special Personal Property Value*), the figure shown for *Total Value* will represent the property value to be reported for the specified location.

STOCK & SUPPLIES		
Annual Value of Stock and Supplies		<input type="text"/>
Peak monthly stock and supplies values during the past 12 months:	<input type="text"/>	
Peak Month:	<input type="text"/>	
SPECIAL PERSONAL PROPERTY VALUES		
1. Fine Arts		<input type="text"/>
2. Electronic Data Processing Data		<input type="text"/>
3. Electronic Data Processing Media		<input type="text"/>
4. Valuable Papers & Records		<input type="text"/>
TOTAL SPECIAL PERSONAL PROPERTY VALUES		\$ <input type="text"/> -
TOTAL VALUE - Real, Personal and Stock & Supplies		\$ <input type="text"/> -

Note: Do not duplicate the reporting of your Data and Media if they are stored at more than one of your locations.

Business Interruption

Business interruption (BI) values are your projections for the upcoming year based on the previous year's sales and expenses. We have three types of worksheets for reporting business interruption values—*Gross Earnings*, *Gross Profits* and *Net Profits*. We also have worksheets for reporting Extra Expense values and Rental Income, and have produced a specialized format for hospitals. All these forms can be found on our Web site. Below is a summary of the values you must determine, per location, to complete the worksheets. Please complete a separate worksheet for each location requesting Business Interruption coverage.

Manufacturing and Non-Manufacturing Worksheets

Gross Earnings – To determine your exposure for the upcoming year, you will need to document your results (earnings) from the previous year. The objective of the Business Interruption Values Gross Earnings worksheets (Manufacturing and Non-Manufacturing) is for you to estimate anticipated earnings for the upcoming year based on the changes you anticipate for your business.

In general terms, the intent of this worksheet is to record your sales/profit figures, less costs and expenses that do not continue in the event your operations are suspended.

Please complete 1 spreadsheet per location
Use the TAB or SHT+TAB keys to navigate through this form.

	Actual Value for 12 Months ending	Estimated Value for 12 Months ending
GROSS EARNINGS		
A. NET SALES VALUE OF PRODUCTION at plant (calculated at gross sales price less discounts and allowances for bad debts, returns, sales taxes and prepaid freight if included in sales price).		
B. DEDUCT		
1. Cost of materials and supplies		
2. Ordinary Payroll - Do not deduct wages of anyone under guaranteed contracts or anyone retained during suspension of your operation.		
3. Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charges allocated to Ordinary Payroll		
4. Royalties in excess of contract minimum		
5. Light, heat, power, water, cable and satellite (in excess of minimum requirements for non-operating condition)		
Total Deductions	\$ -	\$ -
Sub Total (A - B)	\$ -	\$ -
C. Additional Earnings All Other Earnings derived for operation of the business		
ANNUAL VALUE FOR GROSS EARNINGS COVERAGE	\$ -	\$ -

Note: The BI worksheets (Manufacturing and Non-Manufacturing) offer opportunities to list sales, deductions and additional earnings.

Ordinary Payroll – This coverage is generally considered a separate coverage that is calculated outside the Gross Earnings value.

B. Deduct: The following deductions apply:

- 1) Cost of materials and supplies;
- 2) Ordinary Payroll – wages of personnel who would not be retained during a suspension of your business operations;
- 3) Compensation insurance premium, Social Security, unemployment insurance and other charges allocated to the Ordinary Payroll;
- 4) Royalties in excess of contract minimum; and

Reporting Gross Earnings Assets

Start by entering the end dates of the actual and anticipated values.

A. Net Sales Value of Production at the plant is calculated as gross sales less discounts, allowances for bad debt, returns, sales taxes and prepaid freight—if included in the sales price.

5) Light, heat and power (in excess of requirements for non-operating conditions) – water, cable, satellite costs.

C. Additional Earnings – Include all other earnings derived for operation of the business.

Annual Value for Gross Earnings Coverage is automatically calculated as sales minus deductions plus other earnings.

Under the Annual Value for Gross Earnings Coverage, please enter the following:

Line 1, the annual number of working days – include the number of working days (partial or full) for your facility during the year.

Lines 2 and 3, be sure to indicate if the location is dependent on/or a supplier to any of your other manufacturing plants, and to list the other facilities by plant address or number.

Line 4, enter the percentage of Internet sales from this location, if any.

Ordinary Payroll Coverage

You may request coverage for your ordinary payroll for a specified amount of time, (e.g., 90, 180 or 360 days). Enter the ordinary payroll and the associated costs of carrying the payroll, lines D1 and 2. In line 3, enter the number of days for which you would like coverage, and the worksheet will automatically calculate the amount for you.

Under Ordinary Payroll Coverage, you may include employees who do not work at the facility, but who work at other insured locations (warehouses, retail stores or other manufacturing plants) and whose employment would be affected by a loss at the facility being evaluated. If such circumstances apply for employees at your organization, answer “Yes” to the question at the end of the section.

**BUSINESS INTERRUPTION VALUES
NON-MANUFACTURING LOCATIONS**

Location No. _____
 Index No. _____
 Account No. _____
 Policy No. _____

Insurance: _____
 Location: _____
 Address: _____
 City: _____
 State: _____ Zip Code: _____

GROSS EARNINGS (Other sales from net) _____
Actual Value for (24 Months ending) _____
Estimated Value for (24 Months ending) _____

A. NET SALES VALUE of plant production or gross sales (gross sales plus returns and allowances for lost debts, returns, sales taxes and prepaid freight if included in sales price)

B. DEDUCT

- Cost of merchandise sold and consumed in the operation, materials and supplies
- Ordinary Payroll: Do not deduct wages of anyone under guaranteed contracts or anyone retained during suspension of your operations
- Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charges allocated to Ordinary Payroll
- Light, heat, power, water, cable and satellite (in excess of amounts required for non-operating conditions)

**BUSINESS INTERRUPTION VALUES
MANUFACTURING LOCATIONS**

Location No. _____
 Index No. _____
 Account No. _____
 Policy No. _____

Insurance: _____
 Location: _____
 Address: _____
 City: _____
 State: _____ Zip Code: _____

GROSS EARNINGS (Other sales from net) _____
Actual Value for (24 Months ending) _____
Estimated Value for (24 Months ending) _____

A. NET SALES VALUE OF PRODUCTION at plant production or gross sales (gross sales plus returns and allowances for lost debts, returns, sales taxes and prepaid freight if included in sales price)

B. DEDUCT

- Cost of materials and supplies
- Ordinary Payroll: Do not deduct wages of anyone under guaranteed contracts or anyone retained during suspension of your operations
- Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charges allocated to Ordinary Payroll
- Light, heat, power, water, cable and satellite (in excess of amounts required for non-operating conditions)

Payroll Deductions (See Part D-4)

C. Additional Earnings (All Other Earnings per above question of the business)

ANNUAL VALUE FOR GROSS EARNINGS COVERAGE

- Enter in the annual number of working days for this plant
- Is this location dependent on/or a supplier to any of your other insured plants?
- Does the location depend on/or a supplier to any other insured plants?

Annual percentage of your sales from this location is through the internet? (If zero, enter 0%)

D. ORDINARY PAYROLL COVERAGE

If ordinary payroll coverage is desired please fill out the following information:

- Ordinary Payroll (section B-2 above)
- Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charges allocated to Ordinary Payroll (section B-3 above)
- Select the number of days that you would like to cover your ordinary payroll for. Use the drop down box to select (30, 60, 90, 120, 180, 270 or 360 days).

VALUE FOR ORDINARY PAYROLL COVERAGE

In determining your payroll exposure did you include any employees that actually work at your retail, warehouse or other manufacturing plants that would be affected by a loss of production at this facility?

Signature: _____ Date: _____
 Title: _____
 Comments: _____

ANNUAL VALUE FOR GROSS EARNINGS COVERAGE

\$ _____ \$ _____

- What is the annual number of working days for this plant? _____
- Is this location dependant on/or a supplier to any of your other manufacturing plants? Yes or No ==> _____
- Please list below (by address or plant #) any dependant or recipient plants.

- What percentage of your sales from this location is through the internet? (if zero, enter 0%) _____

D. ORDINARY PAYROLL COVERAGE

If ordinary payroll coverage is desired please fill out the following information:

- Ordinary Payroll (section B-2 above)
- Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charges allocated to Ordinary Payroll (section B-3 above)
- Select the number of days that you would like to cover your ordinary payroll for. Use the drop down box to select (30, 60, 90, 120, 180, 270 or 360 days).

VALUE FOR ORDINARY PAYROLL COVERAGE

In determining your payroll exposure did you include any employees that actually work at your retail, warehouse or other manufacturing plants that would be affected by a loss of production at this facility? Yes or No ==> _____

Note: Ordinary Payroll can only be offered if you are requesting Business Interruption Coverage. Remember, if you have added some key ordinary personnel who will be retained during a suspension in line B2 (previous page), do not duplicate their respective expenses/costs here.

Gross Profits Worksheets

To determine your exposure for the coming year, you will need to document your profits from the previous year. With the Gross Profits worksheet, you will be able to estimate the earnings you anticipate for the coming year, based on the changes you anticipate for your business.

We have two BI Gross Profits worksheets—one that uses a Build-Up Method, and the other calculated on a Deduction Basis. Both methods produce similar results. The Build-Up worksheet is broken down into three areas: *Net Profits*, *Fixed Charges and Other Expenses*, and *Ordinary Payroll Coverage*. The Deduction Basis worksheet is broken down into *Gross Sales*, *Other Income*, *Deductions*, and *Ordinary Payroll Coverage*.

In general terms, the Build-Up Method determines net profit plus all fixed charges and expenses (costs that are not affected by production values). The Deduction Basis method is used to determine Gross Income (Sales and Other) less deductions.

Ordinary Payroll coverage is considered a separate item for both worksheets. This coverage is calculated outside the Gross Profits calculation.

Gross Profits Build-Up Basis

Gross Profits Coverage – Start by entering the end dates of the actual and anticipated values for:

A. Net profits excluding deductions for income taxes.

B. Fixed Charges and Other Expenses including charges and expenses listed by category (see below).

These totals are combined to produce the *Annual Value for Gross Profits Coverage*.

Ordinary Payroll Coverage

Please refer to *Ordinary Payroll Coverage* on page 7 to complete this section.

Please complete 1 spreadsheet per location
Use the TAB or Shift+TAB keys to navigate through this form.

Actual Value for 12 Months ending Estimated Value for 12 Months ending

GROSS PROFITS Enter dates here ==>

	Actual Value for 12 Months ending	Estimated Value for 12 Months ending
A. NET PROFITS, without deductions for Income Taxes	\$ -	\$ -
B. FIXED CHARGES AND OTHER EXPENSES		
1. Interest	\$ -	\$ -
2. Taxes	\$ -	\$ -
3. Rentals	\$ -	\$ -
4. Advertising and Publicity	\$ -	\$ -
5. Ordinary Payroll - Do not deduct wages of anyone under guaranteed contracts or anyone retained during suspension of your operation.	\$ -	\$ -
6. Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charge allocated to Ordinary Payroll	\$ -	\$ -
7. Sundry Fixed Operating Expenses (including delivery service)	\$ -	\$ -
8. Donations, Membership fees, etc.	\$ -	\$ -
9. Light, heat, power, water, cable and satellite (for non-operating conditions)	\$ -	\$ -
10. Insurance Premiums and Payments to Pension Plan	\$ -	\$ -
11. Postage, Telephone and Telegraph	\$ -	\$ -
12. Professional Services	\$ -	\$ -
13. Repairs and depreciation of buildings, fixtures and equipment	\$ -	\$ -
14. Royalties (minimum contract payments)	\$ -	\$ -
15. Traveling Expenses	\$ -	\$ -
16. (other items - please enter here)	\$ -	\$ -
17. (other items - please enter here)	\$ -	\$ -
18. (other items - please enter here)	\$ -	\$ -
TOTAL FIXED CHARGES	\$ -	\$ -
ANNUAL VALUE FOR GROSS PROFITS COVERAGE	\$ -	\$ -

Gross Profits Deduction Basis

Gross Profits Coverage – Start by entering the end dates of the actual and anticipated values for:

A. Gross Sales

B. Other Income

Combine these totals to arrive at a Gross Income figure.

C. Deductions including discounts listed by category (see below).

The **Annual Value for Gross Profits Coverage** includes income minus deductions.

Ordinary Payroll Coverage

Please refer to **Ordinary Payroll Coverage** on page 7 to complete this section.

<i>Please complete 1 spreadsheet per location</i> <i>Use the TAB or Shift+TAB keys to navigate through this form.</i>		Actual Value for 12 Months ending	Estimated Value for 12 Months ending
GROSS PROFITS Enter dates here ==>			
A. GROSS SALES		\$ -	\$ -
B. OTHER INCOME (interest, dividends, rents, etc.)		\$ -	\$ -
GROSS INCOME (A + B)		\$ -	\$ -
C. DEDUCTIONS		\$ -	\$ -
1. Discounts on Sales		\$ -	\$ -
2. Allowances for Bad Debts		\$ -	\$ -
3. Returns on Sales		\$ -	\$ -
4. Prepaid Freight		\$ -	\$ -
5. Cost of Material and Supplies		\$ -	\$ -
6. Cost of Light, Heat, Power, Water, Cable and Satellite discontinued during non-operating periods.		\$ -	\$ -
7. Ordinary Payroll - do not deduct wages of anyone under guaranteed annual compensation contracts or anyone retained during suspension of business operations.		\$ -	\$ -
8. Charges allocated to Ordinary Payroll (Compensation Insurance Premiums, Social Security, Unemployment Insurance and other changes allocated to Ordinary Payroll.)		\$ -	\$ -
9. (other items - please enter here)		\$ -	\$ -
10. (other items - please enter here)		\$ -	\$ -
11. (other items - please enter here)		\$ -	\$ -
12. (other items - please enter here)		\$ -	\$ -
TOTAL DEDUCTIONS		\$ -	\$ -
ANNUAL VALUE FOR GROSS PROFITS COVERAGE		\$ -	\$ -

Net Profits— Build-Up Basis Worksheet

Net Profits Coverage

To determine your exposure for the upcoming year, you will need to document your results (profits) from the previous year. The objective of the Net Profits-Build-Up Basis worksheet is to estimate anticipated profits for the coming year based on the changes you anticipate for your business. This worksheet is broken down into three areas—*Net Profits, Fixed Charges and Other Expenses, and Ordinary Payroll Coverage.*

In general terms, the intent is to record your net profit without deductions for income taxes, and combine it with your fixed charges and other continuing expenses. Ordinary Payroll Coverage is generally considered a separate item that is calculated outside of the Net Profit Value.

Start by entering the end dates of the actual and anticipated values for:

A. Net profits excluding deductions for income taxes.

B. Fixed Charges and Other Expenses including charges and expenses listed by category (See below).

These totals are combined to produce the Annual Value for Net Profits Coverage.

Ordinary Payroll Coverage


Please refer to *Ordinary Payroll Coverage* on page 7 to complete this section.

Please complete 1 spreadsheet per location
Use the TAB or Shift+TAB keys to navigate through this form. Enter dates here ==>

	Actual Value for 12 Months ending	Estimated Value for 12 Months ending
NET PROFITS		
A. NET PROFITS, without deductions for income Taxes	\$ -	\$ -
B. FIXED CHARGES AND OTHER EXPENSES		
1. Interest	\$ -	\$ -
2. Taxes	\$ -	\$ -
3. Rentals	\$ -	\$ -
4. Advertising and Publicity	\$ -	\$ -
5. Ordinary Payroll - Do not deduct wages of anyone under guaranteed contracts or anyone retained during suspension of your operation.	\$ -	\$ -
6. Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charge allocated to Ordinary Payroll	\$ -	\$ -
7. Sundry Fixed Operating Expenses (Including delivery service)	\$ -	\$ -
8. Donations, Membership fees, etc.	\$ -	\$ -
9. Light, heat, power, water, cable and satellite (for non-operating conditions)	\$ -	\$ -
10. Insurance Premiums and Payments to Pension Plan	\$ -	\$ -
11. Postage, Telephone and Telegraph	\$ -	\$ -
12. Professional Services	\$ -	\$ -
13. Repairs and depreciation of buildings, fixtures and equipment	\$ -	\$ -
14. Royalties (minimum contract payments)	\$ -	\$ -
15. Traveling Expenses	\$ -	\$ -
16. (other items - please enter here)	\$ -	\$ -
17. (other items - please enter here)	\$ -	\$ -
18. (other items - please enter here)	\$ -	\$ -
TOTAL DEDUCTIONS	\$ -	\$ -
ANNUAL VALUE FOR NET PROFITS COVERAGE	\$ -	\$ -

Extra Expense Values Worksheet

Extra Expense is a Business Interruption coverage that is intended to pay for expenses to help your business operate as normally as possible during a period of interruption. The largest of these expenses are tied up in the rental and set-up cost of temporary facilities and/or equipment. The worksheet outlines 12 *Extra Expense* categories of potential costs you may incur in the event of a loss.



EXTRA EXPENSE VALUES

Premises	Location No.
Location	Home No.
Address	Account No.
City	Policy No.
State	
Zip Code	

THIS IS NOT A CONTRACT. IT IS SUBJECT TO OUR POLICY.

EXTRA EXPENSE

Estimated extra expenses needed over and above normal if alternate facilities or equipment are needed in the event there is a suspension to your operation.

	Estimated Value
1. Rental of temporary premises	\$ _____
2. Rental of temporary equipment	\$ _____
3. Cost of moving (to and from)	\$ _____
4. Preparation of temporary premises	\$ _____
5. Telephone and telegraph installations	\$ _____
6. Extra Labor (overtime)	\$ _____
7. Transportation expenses	\$ _____
8. Heat, light, power, cable, water and satellite - temporary location	\$ _____
9. Watchman service	\$ _____
10. Police protection	\$ _____
11. Extra engineering service	\$ _____
12. Miscellaneous	\$ _____
13. Additional manufacturing expense	\$ _____
VALUE FOR EXTRA EXPENSE COVERAGE	\$ _____

You are hereby authorized to effect additional insurance based on the Estimated Values indicated above.

SIGNATURE: _____	DATE: _____
NAME: _____	TITLE: _____
COMMENTS: _____	

EXTRA EXPENSE

Estimated extra expenses needed over and above normal if alternate facilities or equipment are needed in the event there is a suspension to your operation.

	Estimated Value
1. Rental of temporary premises	\$ _____
2. Rental of temporary equipment	\$ _____
3. Cost of moving (to and from)	\$ _____
4. Preparation of temporary premises	\$ _____
5. Telephone and telegraph installations	\$ _____
6. Extra Labor (overtime)	\$ _____
7. Transportation expenses	\$ _____
8. Heat, light, power, cable, water and satellite - temporary location	\$ _____
9. Watchman service	\$ _____
10. Police protection	\$ _____
11. Extra engineering service	\$ _____
12. Miscellaneous	\$ _____
12. Additional manufacturing expense	\$ _____
VALUE FOR EXTRA EXPENSE COVERAGE	\$ _____

Rental Income Worksheet

Rental income helps pay for the loss of rent or rental fees and continuing expenses.

Section A. Rental Income helps you document income from rented and unrented areas of your building, along with the potential rental value from the space your business occupies.

Section B. Deductions is a section to record non-continuing charges and expenses.

The thumbnail shows the top portion of the form. It includes the Affiliated FM logo, the title 'BUSINESS INTERRUPTION VALUES RENTAL INCOME', and a header section with fields for Insured, Location, Address, City, St./Prov., Zip Code, Location No., Order No., Account No., and Policy No. Below this is a section for 'A. RENTAL INCOME' with three numbered items and a 'SUB-TOTAL' line, each followed by a dollar sign and a blank box. Below that is a section for 'B. DEDUCTIONS' with one numbered item and a 'RENTAL INCOME VALUE' line, each followed by a dollar sign and a blank box. At the bottom, there are fields for 'SIGNATURE', 'NAME', 'DATE', and 'TITLE', and a 'COMMENTS' section.

A. RENTAL INCOME	
1. Fair rental value of any portion of property occupied by Insured	\$ -
2. Expected rental value of unoccupied or unrented portions of property.	\$ -
3. Rental income of rented portion of property according to bona fide leases contracts or agreements in force.	\$ -
SUB-TOTAL	\$ -
B. DEDUCTIONS	
1. Non-continuing charges and expenses	\$ -
RENTAL INCOME VALUE	\$ -

Note: If your operation is requesting Gross Earnings at the same location of a Rental Income exposure, be sure to document the Rental Income in the Additional Earnings section of the Gross Earnings worksheet.

Hospital and Health Care Facilities Worksheet

Gross Earnings for Health Care –

To determine your exposure for the upcoming year, you will need to document gross earnings from the previous year. This worksheet allows you to estimate earnings you anticipate for the upcoming year based on previous year results and the changes you anticipate for your business. The worksheet is broken down into three areas—*Gross Income, Deductions* and *Ordinary Payroll Coverage*.

Start by entering the end dates of the actual and anticipated values for sections A and B, described below:

A. Gross Income provides space for you to determine the actual income you received under several categories, including in-patient services; out-patient services; emergency ward; grants and research contracts; schools

(tuitions, fees and other income); commissions and rental income; cafeteria, gift shop, bookstore; ambulance; and all other income sources. Record actual values in the first column, and projected values for the upcoming year in the second column.

B. Deductions provides space for you to determine deductions you received for contractual adjustments, bad debts and free services; supplies; merchandise sold; services purchased; ordinary payroll; compensation premium, Social Security, unemployment insurance; and other non-continuing expenses. Record actual deductions for the current year in the first column, and projected values for the upcoming year in the second column.

Ordinary Payroll Coverage

Please refer to *Ordinary Payroll Coverage* on page 7 to complete this section.

The image shows a thumbnail of the worksheet form. At the top right is the 'Affiliated FM' logo. The title is 'BUSINESS INTERRUPTION VALUES HOSPITAL & HEALTHCARE FACILITIES'. Below the title are fields for 'Location No.', 'Site No.', 'Account No.', and 'Policy No.'. There are also fields for 'Insured', 'Address', 'City', 'State', and 'Zip Code'. The main body of the form is divided into three sections: 'GROSS EARNINGS', 'DEDUCT COST OF', and 'ORDINARY PAYROLL COVERAGE'. Each section has a list of categories and two columns for 'Actual Value for 12 Months ending' and 'Estimated Value for 12 Months ending'. At the bottom, there are fields for 'SIGNATURE', 'NAME', 'DATE', 'TITLE', and 'COMMENTS'.

Please complete 1 spreadsheet per location
Use the TAB or Shift+TAB keys to navigate through this form.

GROSS EARNINGS Enter dates here ==>

	Actual Value for 12 Months ending	Estimated Value for 12 Months ending
A. GROSS INCOME		
1. In-patient services	\$ -	\$ -
2. Out-patient services	\$ -	\$ -
3. Emergency Ward	\$ -	\$ -
4. Grants and Research Contracts	\$ -	\$ -
5. School(s) - (Tuition Fees and Other Income)	\$ -	\$ -
6. Commissions and/or rents from leased departments	\$ -	\$ -
7. Cafeteria, gift shop, bookstore	\$ -	\$ -
8. Ambulance	\$ -	\$ -
9. All Other Income (excluding donations and contributions)	\$ -	\$ -
TOTAL GROSS INCOME	\$ -	\$ -
B. DEDUCT COST OF		
1. Contractual Adjustments, Bad Debts and Free Services	\$ -	\$ -
2. Supplies and Materials	\$ -	\$ -
3. Merchandise Sold	\$ -	\$ -
4. Services Purchased from outsiders	\$ -	\$ -
5. Ordinary Payroll - Do not deduct wages of anyone under guaranteed annual compensation contracts or anyone retained during suspension of your operation.	\$ -	\$ -
6. Compensation Insurance Premiums, Social Security, Unemployment Insurance and Other Charges allocated to Ordinary Payroll	\$ -	\$ -
7. Other non-continuing expenses (Explain)	\$ -	\$ -
TOTAL DEDUCTIONS	\$ -	\$ -
ANNUAL VALUE FOR GROSS EARNINGS COVERAGE	\$ -	\$ -

Other Resources

Our worksheets are designed to make it easier for you to determine your company's values for purchasing insurance. Affiliated FM provides additional assistance through the following resources, which we encourage you to use:

- Your broker/agent and Affiliated FM production underwriter are available to work with you in answering your valuation questions, and to assist you in obtaining an appraisal for your facilities if needed.
- Cost trending is available each year to keep your reported Real and Personal Property values at replacement cost levels.

For more information about any of the tools available to help you ensure proper protection of your company's assets and exposures, contact your Affiliated FM production underwriter or Affiliated FM broker/agent.



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