

**FREMONT INSURANCE CO.**  
**BUSINESS INCOME WITH EXTRA EXPENSE WORKSHEET**  
**ACTUAL LOSS SUSTAINED - 12 MONTH LIMITATION (Non-Mfg.)**

BIW-1 (3/09)

1.	Gross Annual Sales for _____ (enter address)	\$	_____
2.	DEDUCTIONS for sales expenses:		
	a. Prepaid freight - outgoing	-	_____
	b. Returns and allowances	-	_____
	c. Discounts	-	_____
	d. Bad debts	-	_____
	e. Collection expenses	-	_____
3.	Net Annual Sales	\$	_____ 0
4.	ADD other business earnings		
	a. Commissions or rents from insured locations	+	_____
	b. Cash discounts received	+	_____
	c. Any other earnings from business operations that would be interrupted by a loss at insured locations	+	_____
Don't include rental income from another location since a loss at the location you occupy would not affect the other location.			
5.	Total Revenue	\$	_____ 0
6.	DEDUCTION for cost of goods sold	-	_____
	Calculate the cost of goods sold as follows:		
	Inventory at beginning of period (including stock in process)		
	+ Cost of merchandise sold (including transportation charges)		
	+ Cost of other supplies consumed (including transportation charges)		
	Cost of goods sold = beginning inventory + purchases - ending inventory		
7.	DEDUCTION for services purchased from outsiders	-	_____
	If you purchased services from outsiders to sell goods or services, enter cost here.		
	Do not include:		
	a. Cost of services you purchase from your employees		
	b. Cost of services which are part of a contract which continues if you have a loss		
8.	DEDUCTION for power, heat and refrigeration expenses	-	_____
	Do not include them:		
	a. If you purchase any of these under a continuing contract, or		
	b. If Utility Services Coverage is provided		
9.	Net Income and Expenses	\$	_____ 0
10.	Extra Expenses you could incur during the period of restoration	+	_____
11.	Estimated Business Income Exposure for 12 months	\$	_____ 0

I certify that this is a true and correct report of values as required under this policy for the 12  
months ended\_\_\_\_\_.

Signature of you or your authorized representative	Title	Date
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