

## Business Interruption: The Coverage That Saves Companies After the Fire Truck Leaves

### *Property Insurance Rebuilds Your Building — Business Income Rebuilds Your Business*

August is a good month to think about resilience. Statistics on businesses that close after a major loss are grim — and it's rarely the building that kills them. It's the months of zero revenue while payroll, loan payments, and rent march on.

This month: business income coverage — the most underestimated line on your policy.

### What Business Income Actually Pays

After a covered loss shuts you down, business income coverage replaces your net income plus continuing expenses — payroll for key staff, rent, loan payments, utilities — during the restoration period. Extra expense coverage adds the cost of temporary locations, rented equipment, and rush shipping to get you operating again faster. Together they answer the question your property policy ignores: how does the business survive the next six months?

### The Two Numbers That Decide Everything

First: your limit or coinsurance basis — calculated from a business income worksheet most owners have never completed. Guess low and a serious loss outruns the coverage. Second: the restoration period assumptions. How long would it REALLY take to rebuild your space, replace specialized equipment, and recover your customers? Owners say three months; contractors and permit offices say twelve. Extended business income coverage continues payments after reopening while revenue climbs back — because customers don't return the day the doors do.

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#### WHY WORK WITH JAY

- 46+ years serving Kansas City businesses
- Licensed in Missouri & Kansas
- Access to 50+ admitted & E&S markets
- Independent — I work for you, not one carrier
- Risk management consulting included

#### DID YOU KNOW?

- A large share of small businesses never reopen after a major disaster — cash flow, not construction, is the usual cause.
- Business income claims are the most complex property claims to document — good financial records speed them dramatically.
- Civil authority coverage typically has a short waiting period and a limited number of weeks.

#### FREE COVERAGE GAP ANALYSIS

Most business policies I review have at least one gap the owner never knew about — underinsured property, a missing coverage, or an exclusion buried on page 40. Send me your dec pages and I'll give you a straight, no-obligation second opinion.

## PRO TIP

### PRO TIP FROM JAY:

Ask me for a business income worksheet and spend 30 minutes with your bookkeeper filling it out. It's the single most valuable half hour in commercial insurance — because it converts a guessed limit into a calculated one, before a claim tests the guess.

## Contingent and Utility Exposures

Your income can stop even when your building is fine: a fire at your key supplier, your anchor tenant closing, a utility outage, or civil authority blocking access to your street. Contingent business income, utility services, and civil authority coverages address these — usually as endorsements with their own limits and waiting periods. If one supplier or one customer represents a third of your revenue, that dependency is insurable. Most owners never ask; most agents never offer.

### CLIENT WIN SPOTLIGHT

A client's HVAC failure closed his operation for seven weeks in peak season. Because we'd completed a worksheet at renewal and added extended business income, the claim paid \$61,000 in lost income plus temporary equipment rental — and he kept his three key employees instead of losing them to competitors.

### RECIPE OF THE MONTH: FRESH PEACH COBBLER

Toss 6 sliced peaches with 1/2 cup sugar, cinnamon, and a squeeze of lemon. Top with biscuit dough, sprinkle with coarse sugar, bake 40 min at 375°F until bubbling. Serve warm with vanilla ice cream.

### FREE BUSINESS RISK MANAGEMENT MANUAL

Ask about my complimentary Business Risk Management Manual — workplace safety basics, incident documentation, employee training checklists, and disaster preparedness. Carriers reward businesses with a written safety program. Free to clients and prospects — just call or email.

## WHEN DID SOMEONE LAST ACTUALLY READ YOUR POLICY?

If a fire closed your doors tonight, do you know — in dollars — what six dark months would cost? I can show you, free, in one meeting.

Call or text Jay today: 816-384-7738 | [jay@insure247.com](mailto:jay@insure247.com) | [insure247.com](http://insure247.com)