

HOW MUCH COVERAGE SHOULD YOU CONSIDER?

To determine the amount of coverage you need, calculate your share of normal monthly business expenses by completing the chart below. If any expense is paid other than monthly, determine the appropriate monthly rate.

Expenses	Average Monthly Expenses For the Past 6 Months
Rent or Mortgage Interest & Taxes	\$ _____
Utilities	
Heat	\$ _____
Water	\$ _____
Electricity	\$ _____
Telephone	\$ _____
Interest Payments (Outstanding Business Debts).....	\$ _____
Employees' Salaries & Payroll Taxes (Exclude your own & other attorneys')	\$ _____
Postage & Stationery	\$ _____
Equipment Maintenance	\$ _____
Insurance Premiums for:	
Workers' Compensation	\$ _____
Employee Medical Plans	\$ _____
Employee Taxes	\$ _____
General Liability	\$ _____
Professional Liability/Malpractice.....	\$ _____

Accounting Fees	\$ _____
Professional Memberships	\$ _____
Subscription Dues	\$ _____
Depreciation	\$ _____
Rental/Lease of Office Equipment	\$ _____
Other Fixed Office Expenses:	
_____	\$ _____
_____	\$ _____
_____	\$ _____

Total Average Monthly Expenses=
Amount of Coverage You May Need \$ _____

Note: If you are approved for coverage, it is important to reevaluate your average monthly expenses on a regular basis and adjust your coverage amount accordingly. *Claims will only be paid based on actual expenses and the actual monthly benefit you have at the time of the claim.*

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