





2 Business disruption record

DATE CLOSED OR SLOWED

DATE FULLY REOPENED

REASON (DAMAGE, POWER, ACCESS, CIVIL ORDER)

EMPLOYEES KEPT ON PAYROLL

PAYROLL DURING CLOSURE

- ☐ Sales records for 12-24 months before the loss
- ☐ Monthly profit & loss statements
- ☐ Payroll registers during the closure
- ☐ Rent, loan and utility bills that kept coming

- ☐ Closure notices, outage and access records
- ☐ Cancelled bookings, orders or contracts
- ☐ Invoices for temporary space or equipment
- ☐ Overtime and expedited shipping costs

3 Payments & delays log

Record when each payment arrives and every delay in the claim. The timing can matter for how long business income coverage runs.

DATE	PAYMENT RECEIVED / DELAY	AMOUNT	COVERAGE (ALE, EE, BI ...)	NOTES

Tip: Send expense logs to the insurer in batches with receipts attached, keep copies, and ask in writing for an advance if costs are ongoing.