

Business Interruption Insurance

This policy covers renting equipment, space, furnishings, and phones, and hiring temporary employees. It includes covering the payroll and accounts receivable up to a point. Business interruption insurance usually covers the reconstruction of paper documents and files, but not computer files. There are many limits to business interruption insurance, including the duration of displacement and the amount of expenses that will be covered per month. The maximum duration is usually twelve months, but varies depending upon the policy and projected needs.