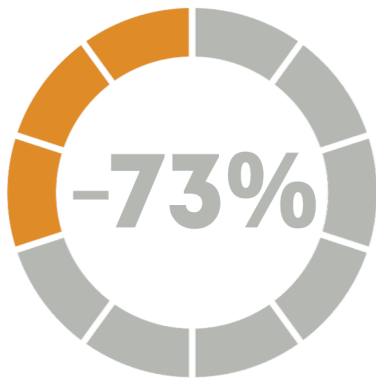


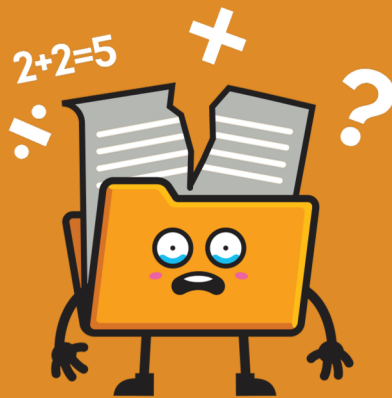
# Think you're covered for income loss?

## Think again.



**Fact:** The businesses we've worked with were **underinsured on average by 73%\***. In other words, if you had to shut down operations because of a major loss, your insurance policy would only pay out 27% of your loss. Owners usually find this out after a major loss has occurred. By then it's too late. They're angry, frustrated and confused.

How does this happen?



## The Culprit: BI Worksheets

The worksheet your insurer asks you to fill out is fraught with issues and many get it wrong. This results in limits being too low, timeframes too short and coverages being missed. In other words, your business being underinsured.

## You Don't Have to DIY Your BI

### You Can Either



Complete the BI worksheet  
yourself and risk under-insuring  
your income by 73%.

OR



Let Roper Valuation do it  
for you at minimal cost.

# We Make Sure You're Fully Covered

Getting an accurate BI number is as easy as:

1

Start a Desktop BI Review  
via the URL below:

[ropervaluation.com/dashboard](https://ropervaluation.com/dashboard)

2

Gather insurance and  
financial documents

(We will guide you through this step)

3

Upload the documents  
to our secure site



Nick Roper, CPA, CMA, CIP



Tamara Morris BGS, CIP

## Trust Roper Valuation

Nick Roper, CPA, CMA, and CIP, is the founder of Roper Valuation. An insurance and accounting expert, he's seen too many business owners get too little in claims payouts because of flawed BI worksheets. Tired of seeing this, he developed a proprietary method to accurately calculate business interruption coverage.

His team, led by industry veteran Tamara Morris, BGS, CIP, will work with you to efficiently and effectively value your business interruption needs. Tamara's more than two decades of experience working with insurance and reinsurance companies ensures each business valuation meets Roper Valuation's elevated standards.



## Don't Wait For a Claim to Find Out You're Underinsured

[ropervaluation.com/dashboard](https://ropervaluation.com/dashboard)

\*The calculation of underinsurance at an average of 73% represents inadequate limit calculations as well as recommendations for 24 months indemnity period and ordinary payroll coverage of 90 days as a minimum. Although we highlight that policyholders purchasing only 12 months of coverage were also significantly underinsured.

Desktop BI Reviews are limited to businesses that fall within the intended scope, including size, industry and type of operation. Larger more complex operations require a more consultative approach provided within our Advisory Services.

\*\*Price is per location and is subject to change.

As a recognized provider, Roper Valuation is pleased to offer Desktop BI Reviews to your clients. Together, we are ensuring businesses are properly covered for BI.

[www.ropervaluation.com/dashboard](https://www.ropervaluation.com/dashboard)

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