Old Language	New Language	Explanation of Proposed Changes	Impact
Tenant's Improvements and Betterments-Section B, Coverage B, as it relates to improvements and betterments in the form SF-20 is amended by the following addition. The special limit shown in the total limit or Insurance column is the total limit per ***occurrence*** for all property in that category. **DEDUCTIBLE** The deductible which applies to Coverage B—***Business*** Property also applies to losses under this endorsement.	**WHAT *WE* PAY FOR** ***We*** pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage resulting from a covered cause of loss to tenant's improvements and betterments at the ***insured premises*** made at ***your*** expense. The Amount of Insurance shown in the Schedule is: 1. Included in, and not in addition to, the amount in the Declarations for Coverage B-***Business*** Property; and 2. The only amount available for Tenant's Improvements And Betterments.	1. Rewords the special limit and states clearly how Tenant's Improvements and Betterments work – no change in intent. 2. Deductible removed because the new SF-20 Ed. 9/16 includes tenant improvements and betterments as part of Coverage B-Business Property, so the Coverage B deductible would automatically apply.	1. Clarification 2. Clarification