Old Language	New Language	Explanation of Proposed Changes	Impact
HOW MUCH *WE* PAY ***We*** pay up to the limit of insurance specified in this policy with respect to each building. Coverage shall be automatically increased by _____% of such limit of insurance at the end of each period of three months after the inception date of this policy. **WHAT *WE* PAY FOR** ***We*** pay for loss or damage caused by ***sprinkler leakage***. ***We*** pay for loss or damage caused by collapse or fall of a tank which is part of an automatic sprinkler system. ***We*** pay for loss or damage to automatic sprinkler system when damage is caused by freezing or by breakage that results in ***Sprinkler Leakage***. **DEFINITION**-The following definition applies to this policy; ***Sprinkler Leakage***-means loss or damage caused by leakage or discharge of water or other substances from within an automatic sprinkler system. **EXCLUSIONS AND LIMITATIONS** All exclusions and limitations that apply to this policy also apply to ***Sprinkler Leakage*** Coverage.	**WHAT *WE* PAY FOR** ***We*** pay up to the ***Sprinkler Leakage*** Amount of Insurance shown in the Schedule for covered property at the ***insured premises*** for: 1. Accidental direct physical loss or damage caused by ***sprinkler leakage***; 2. Accidental direct physical loss or damage caused by collapse or fall of a tank which is part of an automatic sprinkler system; 3. Accidental direct physical loss or damage to an automatic sprinkler system when damage is caused by freezing or breakage that results in ***sprinkler leakage***; and 4. The reasonable cost of removing and replacing those parts of the building necessary to repair the automatic sprinkler system that has caused the ***sprinkler leakage***. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: 1. Exclusions in the Causes of Loss form(s) contained in ***your*** policy; 2. Failure of an automatic sprinkler system to operate; or 3. Loss or damage from freezing of water, or other liquid or substance that leaks, flows or otherwise escapes from an automatic sprinkler system if the ***insured*** has not taken reasonable care to maintain heat in the building. Exclusions for Temperature Or Humidity and Weather Conditions in the Causes of Loss form contained in ***your*** policy do not apply to freezing of an automatic sprinkler system while contained inside of a covered building.	1. Removed option to increase coverage every 3 months. 2. Added coverage for damage to the building caused by repairing the sprinkler system. 3. Added exclusion for sprinkler system freezing if reasonable care not taken to maintain heat. Needed because exclusion for Accidental Discharge of Water Or Steam in the new Causes of Loss form specifically excludes sprinkler systems. This exclusion would give back coverage if heat maintained. Old Accidental Discharge of Water Or Steam did not specifically reference sprinklers so the exclusion and exception in the old SF-30 was not necessary.	1. Restriction 2. Broadening 3. Clarification