Old Language	New Language	Explanation of Proposed Changes	Impact
WHAT *WE* PAY FOR ***We*** pay for loss or damage to Household and Personal Property up to the Limit of Insurance. **DEFINITION**-The following definition applies to this policy: ***Household and Personal Property***-means ***your*** household and personal property that is located in ***your*** living quarters at the described location. **EXTENSION OF COVERAGE** ***You*** may apply up to 10% of the limit of insurance on Household and Personal Property anywhere in the world.	**WHAT *WE* PAY FOR** ***We*** pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to household and personal property resulting from a covered cause of loss. The household and personal property must be owned by ***you*** or members of ***your*** family residing in the Living Quarters at the ***insured premises*** shown in the Schedule. Coverage applies to household and personal property in or on the building(s) or structure(s) described in the Declarations or in the open, in a vehicle, or temporarily placed in a portable storage unit, within 100 feet of the ***insured premises***. **ADDITIONAL COVERAGE** ***You*** may apply up to 10% of the Amount of Insurance on household and personal property while away from the ***insured premises***.	1. Removed definition for "household and personal property" and incorporated it into the grant of coverage. 2. Expanded where the household and personal property could be located.	1. Clarification 2. Broadening