Old Language	New Language	Explanation of Proposed Changes	Impact
WHAT *WE* DO NOT PAY FOR ***We*** do not pay for any ***consequential loss*** during the first 72 hours of an occurrence of a covered ***loss*** at the covered premises. If a covered ***consequential loss*** is continuous for more than 72 hours, ***we*** will pay only the total or partial loss caused by spoilage or other ***consequential loss*** incurred from the outset of the covered loss. ***Consequential loss*** will be paid only for the time reasonably required to rebuild, repair or replace the damaged or destroyed premises or property, subject to the applicable amount of insurance but not more than the amount of loss actually sustained. The optional time deductible applies to the following insurance forms as denoted by an "X" in the box: ☐ SF-44 Extra Expense ☐ SF-93 Refrigerated Food Products ☐ SF-95A Off Premises Power Clause-Time Element ☐ SF-106 Refrigerated Property ☐ Other Please List and Identify It is agreed and understood that this optional time deductible applies in full to any insurance policy extension of coverage of up to 2 consecutive weeks during which access to ***your*** place of ***business*** is prohibited by acts of civil authority. **ADDITIONAL DEFINITION** ***Consequential loss*** means the unintended reduction in value of property as a result of spoilage or other ***consequential loss*** occurring as a consequence of damage to other property.	**HOW MUCH *WE* PAY FOR LOSS OR CLAIM** ***We*** do not pay for any loss of the type listed below during the first 72 hours of an occurrence of a covered loss at the ***insured premises***. If a covered loss of the type listed below is continuous for more than 72 hours, ***we*** will pay only the total or partial loss caused by spoilage or other consequential loss incurred from the outset of the covered loss. Such loss will be paid only for the time reasonably required to rebuild, repair or replace the damaged or destroyed premises or property, subject to the applicable amount of insurance but not more than the amount of loss actually sustained. The optional time deductible applies to the following coverages as indicated by an "X" in the box: ☐ ***Additional Expense*** ☐ Utility Services Interruption For Time Element Coverages ☐ ***Refrigerated Property*** ☐ Other Please list and identify:	1. What We Do Not Pay For became How Much We Pay For Loss or Claim. 2. How Much We Pay For Loss or Claim - SF-93 no longer an option because it is not part of the new 9/16 series. 3. What We Do Not Pay For – On the old form, paragraph starting under the check boxes regarding coverage for prohibited access by a civil authority has been eliminated as that coverage is already provided in SF-44 and the coverages SF-95A is attached to. 3.a. Civil Authority coverage eliminated for SF-106 4. Additional Definition for Consequential Loss removed as not needed.	1. Clarification 2. Clarification 3.Clarification 3.a. Restriction 4. Clarification