Old Language	New Language	Explanation of Proposed Changes	Impact
You have requested that ***we*** vary the amount of coverage on ***your business*** property to apply each month as shown below. The Co-insurance Clause which is found in Form SF-20 applies to this coverage. COVERAGE APPLICABLE DURING THE MONTH OF JANUARY $ FEBRUARY $ MARCH $ APRIL $ MAY $ JUNE $ JULY $ AUGUST $ SEPTEMBER $ OCTOBER $ NOVEMBER $ DECEMBER $ Average Value for Rating Purposes—	***We*** vary the Coverage B-***Business*** Property Amount of Insurance as shown below to provide for the seasonal variation to ***your business*** property. The Coverage B-***Business*** Property Amount of Insurance shown for a given month is the maximum amount available for a covered loss first occurring during that month. The date of loss is determined by the inception of the loss, which means the date on which the accidental direct physical loss or damage occurs. Only one Coverage B-***Business*** Property Amount of Insurance applies per loss. Coverage B-***Business*** Property Amount of Insurance January $_____ February $_____ March $_____ April $_____ May $_____ June $_____ July $_____ August $_____ September $_____ October $_____ November $_____ December $_____ Average Coverage B-***Business*** Property Amount of Insurance for rating purposes:	1. Coverage grant reworded for clarity, no change in coverage. 2. Reference to Co-insurance Clause in SF-20 applying has been removed in new form because there's no reason why it wouldn't; did not need to be restated. 3. In the second paragraph of the new form, language added to clarify how the figures in the schedule are to be applied and when the date of loss is determined. 4. Schedule updated and reformatted to reflect clearly that it's the Coverage B–Business Property Amount of Insurance that's being changed.	1. Clarification 2. Clarification 3. Clarification 4. Clarification