Old Language	New Language	Explanation of Proposed Changes	Impact
The ***following*** clause replaces the Contribution Clause Percentage in form SF-40. Contribution Clause Percentage _____% (80, 90 or 100%). ***Our Ordinary Payroll Expense*** is limited to such expense which must necessarily continue during the interruption of ***business*** for not exceeding _____ consecutive calendar days immediately following the date of damage to or destruction of the described property. ***We*** will not be liable for a greater portion of any loss than the limit of insurance bears to the amount produced in the following formula: ***Your*** Gross Earnings (that would have been earned if no loss had occurred during the 12 months immediately following the date of damage or destruction of the described property) (x) multiplied by the Contribution Clause Percentage. This amount will be less the same percentage of ***Ordinary Payroll Expense*** for the portion of that 12 month period which follows the _____ days specified above. **DEFINITION**-The following definition applies to this policy: ***Ordinary Payroll Expense***-means the entire payroll expense for all of ***your*** employees except officers, executives, department managers, employees under contract and other important employees.	This endorsement modifies coverage provided by form SF-40 ***Loss Of Income*** coverage. Calendar Days: ____ **WHAT *WE* PAY FOR** Section 1. under What ***We*** Pay For in form SF-40 is amended to read as follows: 1. ***Loss of income*** will be determined using: a. Net income meaning net profit or loss that would have been earned or incurred before income taxes. For manufacturing risks, net income includes the net sales value of production; b. Payroll expense of the amount incurred by ***you*** necessary to resume operations with the same quality of service that existed just before the accidental direct physical loss or damage occurred. Payroll expense is limited to the number of consecutive Calendar Days shown above. c. All other necessary operating expenses incurred during the ***period of restoration*** in order to continue ***your business***; and d. Any relevant and reliable sources of information applicable to ***your business***.	1. Gross Earnings is now referred to as Loss of Income. 2. Removed option to change Contribution Clause requirement (now Coinsurance) on the SF-40. Determined wasn't needed because Coinsurance could just be changed on the SF-40. 3. Revised calculation for Loss of Income to account for change in payroll coverage. 4. Definitions - Ordinary Payroll Expense has been removed in favor of just payroll without restriction.	1. Clarification 2. Clarification 3. Clarification 4. Broadened