Old Language	New Language	Explanation of Proposed Changes	Impact
AGREEMENT This policy, subject to all of its ***terms***, provides insurance against covered loss to described property, ***business*** liability insurance and other described coverages during the policy period in return for payment of the ***required premium***. The policy consists of this Agreement, the Declarations, Supplemental Declarations, the General Policy Provisions and any forms or endorsements made part of it, including any State mandated endorsements. Each part is subject to all of the policy ***terms*** relating to it, including the ***terms*** applicable to the entire policy. Endorsements attached to this policy which increase existing coverage or add new coverage may result in a premium increase. Electing increased deductibles, coverage limiting endorsements or exclusionary endorsements may result in a reduction of premium. It is recommended that ***you*** read and understand this contract and retain it for future reference. The Table Of Contents shows the policy format. The coverage(s) ***you*** selected are shown on the Declaration Page or other attachments comprising a part of this policy. **TABLE OF CONTENTS** Page no. Agreement- Property Insurance ..... 1 General Policy Provisions ..... 2 Definitions ..... 2-3 Covered Causes of Loss ..... 3 Principal Coverages ..... 3-7 Incidental Coverages ..... 7-8 Exclusions That Apply ..... 9 Conditions That Suspend Insurance ..... 9 How Much ***We*** Pay for Loss or Damage ..... 9-10 Payment of Loss or Claim ..... 10-11 What ***you*** Must Do in Case of Loss ..... 11 Policy Conditions ..... 11-18 Premises Medical Payments 5-7	**WHAT *WE* COVER** In addition to any property or liability coverage otherwise provided by ***your*** policy, ***we*** provide the coverages shown in this policy form. These coverages are subject to the ***terms*** contained in the General Policy Provisions, the Causes of Loss form(s) and, if applicable, the General Liability Coverage form of ***your*** policy. In the event of a conflict between the provisions contained elsewhere in ***your*** policy and this endorsement, the provisions of this endorsement will prevail. Unless otherwise stated in this policy form, the coverages provided in this policy form are additional insurance. The amount ***we*** pay for any one covered property loss will not exceed the amount of insurance specified for that loss by this policy form, unless otherwise stated in the Declarations of ***your*** policy. The amount ***we*** pay for any one covered liability loss will not exceed the limit of liability specified for that loss by this policy form, unless otherwise stated in the Declarations of ***your*** policy. Unless otherwise stated in this policy form, a $500 deductible applies to the property coverages contained in this policy form. If more than one deductible contained in ***your*** policy is applicable to the loss, then the highest of any applicable deductible will prevail.	1. What We Cover on new form makes clear the coverages in this form are in addition to any property or liability coverage otherwise provided by your policy. 2. In the previous program, the Table Of Contents indicated all terms and conditions to make SF-521 its own policy agreement was included in the form. This is no longer the case with the new form. The SF-20 will be used for policy terms and conditions. This will also provide the insured the benefit of the Incidental Coverages already in the SF-20. 2a. Table of Contents is not used in the new form. Sections shown in the old Table Of Contents not repeated for the new form: • Covered Causes of Loss: The insured uses one of the commercial Causes of Loss form. • Incidental Coverages – The insured now gets the broader Incidental Coverages in SF-20 • Exclusions That Apply – Exclusions are now subject to the chosen Causes of Loss form. 2b. The following sections are referenced in the SF-20 attached to the policy and do not need to be repeated: • How Much ***We*** Pay for Loss or Damage • Payment of Loss or Claim • What ***you*** Must Do in Case of Loss • Policy Conditions 2c. Conditions That Suspend Insurance was eliminated 2d. General Liability Coverage Introduction was eliminated as that coverage and information will be contained in the attached liability coverage form.	1. Broaden 2. Broaden 2a. Broaden 2b. Clarification 2c. Broaden 2d. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact
General Liability Coverage Introduction ..... 7 Applicable General Liability Form ..... Att. Additional Causes of Loss Sections ..... Att. In addition to any other coverage shown: 1. on the Declarations Page; 2. on the Supplemental Declarations Page; 3. on the General Policy Provisions, General Liability Coverage; 4. on any other endorsements attached to this policy; ***We*** provide the following additional coverages subject to the ***terms*** contained in the General Policy Provisions. The total amount recoverable under the Additional Coverages, listed below or listed on any other form made part of this policy, is not cumulative and is limited to the amounts shown. This policy applies to the twelve property and liability coverages described below: 1. Additional Golf Course Property; 2. ***Business*** Property; 3. Debris Removal; 4. Exterior Signs; 5. Extra Expense; 6. Golf Carts Owned by Members or Others; 7. Loss of Earnings; 8. Property of Others; 9. Tees, Fairways and Greens; 10. While Away from the ***Insured Premises***; 11. Medical Payments; and 12. Premises and Operations Liability.	The following property coverages apply to this policy form: A. ***Additional Expense*** B. Additional Golf Course Property C. Debris Removal D. Exterior Signs E. Golf Carts Owned By Members/Others F. ***Loss Of Income*** G. Personal Property Of Others H. Tees, Fairways And Greens I. While Away From The ***Insured Premises*** The following liability coverage applies to this policy form: A. Medical Payments	**<u>Coverages</u>** 3. Coverage 3. Business Property coverage eliminated from new form because coverage for business property will come from Coverage B-Business Property in SF-20. 4. Coverage 12. Premises and Operations Liability was removed as it only served to state a coverage amount for liability coverage form LS-1. The LS-1 is still the minimum liability coverage included, however, the insured can upgrade to whichever liability coverage they wish. 5. Optional Golf Course Pak Coverages were removed from the new form. These coverages are all still available, but we did not think it necessary to provide this section to avoid confusion for future products that may be developed. We also did not wish to convey these were the only optional coverages available.	3. Clarification 4. Clarification 5. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact
DEFINITIONS-The following definitions apply to this policy: 1. The words ***you*** and ***your*** refer to the person or entity named in the Declarations and the words ***we***, ***us*** and ***our*** refer to the insurance company named in the Declarations. 2. ***Business*** means a trade, profession or other occupation including farming, all whether full or part time. 3. ***Covered Policy*** means a policy of commercial risk insurance, professional liability insurance or public entity insurance. 4. ***Insured*** means the person or entity named in the Declarations a. ***Insured*** means ***you*** or ***your*** legal representative. However, ***your*** legal representative is an ***insured*** only with respect to property covered by this insurance. b. Each person listed above is a separate ***insured*** under this policy but, this does not increase ***your*** amount of insurance under this policy. 5. ***Insured Premises*** a. If ***you*** own the building(s) described in the Declarations, the ***Insured premises*** means the building(s), golf course(s) and the grounds at that location described in the policy. b. If, at the location described in the policy, ***you*** lease the building(s) or a portion of the building(s), ***insured premises*** means the parts of the described premises which are used or occupied exclusively by ***you***. 6. ***Nonpayment of Premium*** means the failure of the named ***insured*** to discharge any obligation in connection with the payment of premiums on a policy of insurance or any installment of such premium, whether the premium is payable directly to an insurer or its agent or indirectly under any premium finance plan or extension of credit. Payment to an insurer, or to an agent or broker authorized to receive such payment shall be timely if made within fifteen days after the mailing to the ***insured*** of a notice of cancellation for ***nonpayment of premium***. 7. ***Renewal*** or ***to Renew*** means the issuance, or offer to issue by an insurer, of a policy superseding a policy previously issued and delivered by the same insurer, or another insurer within the same group or under common management, or the issuance or delivery of a certificate or notice extending the term of a policy beyond its policy period or term. However, any policy with a policy period or term of less than one year shall be considered as if	**DEFINITIONS** The following definitions apply to this policy form: 1. ***Additional expense*** means expenses ***you*** incur during the ***period of restoration*** in order to minimize or avoid a partial or full cessation of ***your business*** that are necessary to continue ***your*** operations, either at the ***insured premises*** or at a temporary location, including expenses to relocate and equip the temporary premises. 2. ***Loss of income*** means the income ***your business*** could reasonably be expected to have earned during the ***period of restoration*** if no covered property loss had occurred less any income ***your business*** actually earned. ***Loss of income*** does not include charges and expenses which do not necessarily continue during the time of interruption. Coverage also applies to expenses ***you*** incur to reduce ***loss of income***, however, only to the extent that they actually reduce ***your loss of income***. 3. ***Medical expense*** means expenses for reasonable and necessary medical, surgical, x-ray, ambulance, hospital, prescriptions, professional nursing, funeral costs, prosthetic devices, dental, eyeglasses, contact lenses, and first aid at the time of an accident. 4. ***Period of restoration***: a. Means the time period that commences: 1) For ***Loss Of Income*** coverage, 72 hours from the time when accidental direct physical loss or damage to covered property results from a covered cause of loss at the ***insured premises***; or 2) For ***Additional Expense*** coverage, immediately at the time when accidental direct physical loss or damage to covered property results from a covered cause of loss at the ***insured premises***. b. Ends at the earliest of: 1) For ***Loss Of Income*** coverage: a) The date when the loss or damage at the ***insured premises*** should be repaired, rebuilt or replaced with reasonable speed with like kind and quality materials; or b) The date when ***business*** is resumed at a new permanent location. 2) For ***Additional Expense*** coverage: a) The date when the loss or damage at the ***insured premises*** should be repaired, rebuilt or replaced with reasonable speed with like kind and quality materials; or b) The date when ***business*** is resumed at a new permanent location.	1. From old language definitions 1, 2, 3, 4, 5, 7, 8, 10 and 11 are already included in the SF-20 or cancellation provisions URB-COMM-CANC and do not need to be repeated in this form. Definition 6 will be in the underlying liability form attached to the policy. 2. In old language definition 9 is moved to the applicable causes of loss form 3. In new language, the definitions were removed from the individual coverages and put all together in the Definitions section. 4. In the new language, definitions 1, 2 and 4 are new.	1. Clarification 2. Clarification 3. Clarification 4. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact
written for a policy period or term of one year, and any policy with no fixed expiration date or with a policy period or term of more than one year shall be considered as if written for successive policy periods of one year. 8. ***Required Policy Period*** means a period of one year from the date a ***covered policy*** is ***renewed*** or first issued. 9. ***Specified Causes of Loss*** means direct loss by fire, lightning, explosion, windstorm, hail, vehicles (excepting those vehicles owned or operated by ***you*** or ***your*** employees), riot, civil commotion, vandalism, sinkhole collapse (meaning the sudden settlement or collapse of the earth supporting covered property caused by subterranean voids created by the action of water on limestone or similar rock formations), volcanic action (meaning volcanic blast and shockwaves, ash, dust, particulate matter or lava flow. However, ***we*** do not cover removal of dust or particulate matter that does not cause tangible damage to covered property), falling objects or theft. 10. ***Stock*** means merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping. 11. ***Terms*** as used in this policy means provisions, limitations, exclusions, definitions and conditions.	c. Does not include the increased time necessary due to any ordinance or law being enforced.		
EXTRA EXPENSE. What ***We*** Pay For: ***We*** pay up to $1,000, or the additional amount shown on the Supplemental Declarations, for additional expense which ***you*** must incur to continue ***your business*** as usual had no loss or damage from ***specified causes of loss*** occurred. ***You*** must do everything reasonable to reduce the amount of loss. ***You*** must do everything reasonable to resume operations with the same quality of service which existed immediately before the loss; and ***you*** must resume partial or complete operation of the property making use of merchandise, ***stock*** or other property at ***your*** other locations.	**A.** ***ADDITIONAL EXPENSE*** 1. **WHAT *WE* PAY FOR** ***We*** pay up to $1,000 per occurrence for necessary ***additional expense*** during the ***period of restoration***, which ***you*** incur to continue ***your business*** as usual had no accidental direct physical loss or damage occurred to property at the ***insured premises***. The loss or damage must result from a covered cause of loss. ***You*** must do everything reasonable to reduce the amount of loss. ***You*** must do everything reasonable to resume operations with the same quality of service which existed immediately before the loss; and ***you*** must resume partial or complete operation of the property making use of merchandise, ***stock*** or other property at ***your*** other locations. 2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. Expenses covered under the ***Loss Of Income*** coverage of this policy; b. ***Additional expense*** resulting from the enforcement of ordinance or law or as a result of civil authority;	1. Added “period of restoration” to clarify when coverage begins and ends. 2. Added exclusionary section to stipulate what the coverage cannot be used for.	1. Clarification 2. Restriction

Old Language	New Language	Explanation of Proposed Changes	Impact
	c. ***Additional expense*** due to interference by strikers or other people with the restoration or replacement of property, or with the resumption or continuation of ***your business***; d. ***Additional expense*** caused by the suspension, lapse or cancellation of any lease, license, contract or order; or e. ***Additional expense*** resulting from any other type of consequential loss. Payments under ***Additional Expense*** coverage may extend beyond the end of the policy period.	3. Added language to allow coverage to extend after the end of the policy period.	3. Broaden
ADDITIONAL GOLF COURSE PROPERTY What ***We*** Pay For: ***We*** pay up to $1,000, or the additional amount shown on the Supplemental Declarations, for direct loss or damage to the following property caused by ***specified causes of loss***; 1. antennas including satellite antennas, their lead-in wiring, accessories, masts and towers; 2. awnings, canopies and their supports attached to a covered building or for which ***you*** are legally liable; 3. driveways, parking lots, sidewalks and paved areas on the ***insured premises***; 4. fences that are not contiguous with or a part of a covered building; 5. piers, wharves, docks, bridges, tunnels, and retaining walls that are not contiguous with a covered building; 6. underground pipes, flues, conduits, sprinkler system components; hole markers, flag sticks, ball washers, water coolers, benches, tables, direction markers, light fixtures and poles and similar components serving the tees, fairways and greens on the ***insured premises***.	**B. ADDITIONAL GOLF COURSE PROPERTY** 1. **WHAT *WE* PAY FOR** ***We*** pay up to $1,000 for accidental direct physical loss or damage resulting from a covered cause of loss on the ***insured premises*** for: a. Antennas (outdoor), satellite antennas, their lead-in wiring, accessories, masts, towers, dish receivers and cable television receptors; b. Awnings, canopies and their supports attached to a covered building or for which ***you*** are legally liable; c. Driveways, parking lots, sidewalks, patios, any other paved surfaces, bridges and unpaved golf cart paths; d. Fences; e. Pools, piers, docks, wharves, bulkheads, seawalls, pilings and pilasters; f. Retaining walls; and g. Underground pipes, flues, drains, conduits, sprinkler system components, hole markers, flag sticks, ball washers, water coolers, benches, tables, direction markers, light fixtures and poles, and similar components serving the tees, fairways and greens.	1. Items typical of a golf course business were added to the list of covered property to expand coverage.	1. Broaden
DEBRIS REMOVAL What ***We*** Pay For: ***We*** pay up to $1,000, or the additional amount shown on the Supplemental Declarations, only when the sum of necessary expense of removal of the covered debris and the covered loss to	**C. DEBRIS REMOVAL** 1. **WHAT *WE* PAY FOR** The amount of insurance for Debris Removal coverage is increased an additional 5% from what is provided in the Removal provision of the Incidental Coverages of the General Policy Provisions, when the debris removal expense exceeds 25% of the amount ***we*** pay for the direct loss or damage, or when the loss to	1. Coverage now follows the Incidental Coverage contained in SF-20.	1. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact
covered property exceeds the amount of insurance applicable in this policy.	property and debris removal combined exceeds the amount of insurance for the property. Refer to the Incidental Coverages of the General Policy Provisions of ***your*** policy for applicable ***terms***, conditions and exclusions. All other provisions relating to this coverage as described in the General Policy Provisions remain the same.		
EXTERIOR SIGNS. What ***We*** Pay For: ***We*** pay up to $1,000, or the additional amount shown on the Supplemental Declarations, for loss or damage caused by covered causes of loss to ***your*** exterior signs located on the ***insured premises***.	**D. EXTERIOR SIGNS** 1. **WHAT *WE* PAY FOR** The amount of insurance for Exterior Signs coverage is increased an additional $2,500 from what is provided in the Incidental Coverages of the General Policy Provisions of ***your*** policy. Refer to the Incidental Coverages of the General Policy Provisions of ***your*** policy for applicable ***terms***, conditions and exclusions. All other provisions relating to this coverage as described in the General Policy Provisions remain the same.	1. Coverage now follows the Incidental Coverage contained in SF-20. 2. Coverage amount increased.	1. Broaden 2. Broaden
GOLF CARTS OWNED BY MEMBERS/OTHERS What ***We*** Pay For: ***We*** pay up to $1,000, or the additional amount shown on the Supplemental Declarations, for direct loss or damage by ***specified causes of loss*** to golf carts owned by members or guests which are in ***your*** care and custody or for rented, leased or borrowed golf carts, owned by others, for which ***you*** are legally liable.	**E. GOLF CARTS OWNED BY MEMBERS/OTHERS** 1. **WHAT *WE* PAY FOR** ***We*** pay up to $1,000 for accidental direct physical loss or damage from a covered cause of loss on the ***insured premises*** to golf carts: a. Owned by members or guests which are in ***your*** care, custody or control; or b. Rented, leased, borrowed or owned by others, for which ***you*** are legally liable. ***Our*** payment for loss or damage to golf carts owned by members/others will only be for the account of the owner of the property.	1. Added language to clarify payment will be for the account of the owners of the property.	1. Clarification
LOSS OF EARNINGS. What ***We*** Pay For: ***We*** pay up to $1,000, or the additional amount shown on the Supplemental Declarations, for loss of earnings when ***your business*** earnings are interrupted by loss or damage by a ***specified cause of loss***, subject to the provisions of this policy. The deductible does not apply to this insuring agreement. ***We*** pay for actual loss of earnings incurred as a direct result of the necessary interruption of ***business*** due to covered	**F. *LOSS OF INCOME*** 1. **WHAT *WE* PAY FOR** ***We*** pay for ***loss of income*** up to $5,000 during the ***period of restoration you*** incur when ***your business*** is interrupted by a necessary diminution or suspension of operations at the ***insured premises*** due to accidental direct physical loss or damage resulting from a covered cause of loss. ***You*** will make every reasonable effort to resume complete or partial operations as soon as possible and, where practicable, use substitute facilities and property.	**<u>What We Pay For</u>** 1. Coverage amount increased from $1,000 to $5,000 and the 3-month time limit has been removed and replaced with a coverage termination date of when the period of restoration ceases.	1. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
loss or damage caused by ***specified causes of loss*** to tees, fairways and greens and additional golf course property located on the ***insured premises***. ***We*** pay for loss of earnings for the period of interruption shown in ***your*** policy. Under this coverage, ***loss of earnings*** is defined as the sum of: 1. net profit; 2. payroll expenses; 3. taxes; 4. interest; 5. rent; and 6. all other necessary operating expenses incurred by ***your business***. ***Your*** loss of earnings shall be the earnings ***your business*** could reasonably be expected to have earned during the period of interruption if no loss had occurred, minus the earnings ***your business*** actually earned. Loss of earnings will be paid only for the time reasonably required to rebuild, repair or replace the damaged or destroyed tees, fairways, greens and additional golf property. The time will begin with the date of such damage or destruction and is not limited by the policy period. ***You*** shall make every reasonable effort to resume complete or partial operation as soon as possible and, where practicable, use substitute facilities and property. ***We*** extend coverage for the length of time, not to exceed two (2) consecutive weeks, during which access to the ***insured premises*** is prohibited by civil authority. The prohibition must result directly from damage to or destruction of property adjacent to ***your premises*** and must result from ***specified causes of loss.*** Coverage also applies to expenses ***you*** incur to reduce loss of earnings but only to the extent that they actually reduce ***your*** loss of earnings. What ***we*** do not pay for: ***We*** do not pay for: 1. loss of earnings caused by the suspension, lapse or	***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 expenses meaning 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; 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***. **Civil Authority**-***We*** pay for ***loss of income*** when access to ***your*** place of ***business*** is prohibited by civil authority as a result of accidental direct physical loss or damage from a covered cause of loss to property at other than the ***insured premises***, provided that: a. Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the ***insured premises*** are within that area but are not more than one mile from the damaged property; and b. The action by civil authority is taken in response to dangerous physical conditions that resulted from a covered cause of loss or to enable civil authority to have access to the damaged property. ***Loss of Income*** coverage for Civil Authority commences 72 hours after the first notice that a decision by civil authority to prohibit access to the ***insured premises*** has taken place. ***Loss of Income*** coverage for Civil Authority ends at the earlier of six consecutive weeks from when coverage commences, or when the action prohibiting access to the ***insured premises*** ends. 2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. ***Loss of income*** caused by the suspension, lapse or cancellation of any lease, contract or order; b. ***Loss of income*** caused directly or indirectly by enforcement of any local or state ordinance or law regulating the construction, repair, or demolition of buildings or structures; c. ***Loss of income*** caused by the destruction,	2. New section added to explain how to calculate the lost income. 3. New additional coverage for loss due to civil authority. **<u>What We Do Not Pay For</u>** 4. Exclusion 2c newly added 5. Exclusions 2e and 2f were added to prevent conflicts with Additional Expense and other coverages that provide for consequential loss.	2. Clarification 3. Broaden 4. Restriction 5. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact
cancellation of any lease, contract or order. 2. loss of earnings caused directly or indirectly by enforcement of any local or state ordinance or law regulating the construction, repair or demolition of buildings or structures. 3. any claim for loss of earnings due to interference by strikers or other persons with rebuilding, repairing or replacing property, or with the resumption or continuation of operations.	corruption or ***theft*** of ***electronic data***; d. Any claim for ***loss of income*** due to interference by strikers or other people with rebuilding, repairing or replacing property, or with the resumption or continuation of operations; e. Any claim for ***Additional Expense*** coverage; or f. Any claim for consequential loss. Payments under ***Loss Of Income*** coverage may extend beyond the end of the policy period.	6. Provision added at end of form to extend coverage beyond end of the policy period.	6. Broaden
PROPERTY OF OTHERS What ***We*** Pay For: ***We*** pay up to $1,000, or the additional amount shown on the Supplemental Declarations, for loss or damage from covered causes of loss to property of others in ***your*** care or custody while on the ***insured premises***. This includes personal effects of members or guests but, it does not include golf carts in ***your*** care or custody. The most that ***we*** will pay in any one occurrence is $1,000 without regard to the number of interests or claims at issue.	**G. PERSONAL PROPERTY OF OTHERS** 1. **WHAT *WE* PAY FOR** ***We*** pay up to $1,000 per occurrence for accidental direct physical loss or damage resulting from a covered cause of loss on the ***insured premises*** to personal property of others, including ***your*** guests. ***Our*** payment for loss or damage to personal property of others will only be for the account of the owner of the property. Personal Property Of Others coverage is excess to any other valid and collectible insurance. 2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. Any liability assumed by ***you*** under any express contract or agreement; b. Loss or damage to any vehicle, or its equipment, accessories, any property inside the vehicle or attached to the vehicle; c. Loss or damage to any property in ***your*** care, custody or control for laundering or cleaning; d. Loss or damage to any articles carried or held by a guest as samples or for sale or for delivery after sale; or e. Loss or damage to golf carts covered under Golf Carts Owned By Members/Others coverage.	**What We Pay For** 1. Payment for damaged property now goes to the owner of the property rather than the insured. Also specifies this coverage is excess. **What We Do Not Pay For** 2. Exclusion 2a added to clarify coverage triggered by a covered loss only, this coverage is not meant to convey liability of any sort. 3. Exclusions 2b-2d are new.	1. Clarification 2. Clarification 3. Restriction
TEES, FAIRWAYS & GREENS What ***We*** Pay For: ***We*** pay up to $1,000, or the additional amount shown on the Supplemental Declarations, for direct loss or damage from ***specified causes of loss*** to tees, fairway and greens constituting a part of ***your*** golf course property and located on the ***insured***	**H. TEES, FAIRWAYS AND GREENS** 1. **WHAT *WE* PAY FOR** ***We*** pay up to $1,000 for accidental direct physical loss or damage resulting from a covered cause of loss on the ***insured premises*** to tees, fairways, greens, practice driving ranges, bunkers, maintained roughs and other maintained playing surfaces constituting a part of ***your*** golf course property.	1. Grant of coverage expanded to include practice driving ranges, bunkers, maintained roughs and other maintained playing surfaces.	1. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
premises.			
WHILE AWAY FROM THE *INSURED PREMISES*. What ***We*** Pay For: ***We*** pay up to $1,000, or the additional amount shown on the Supplemental Declarations, for loss or damage from covered causes of loss to ***your business*** property while temporarily at locations that ***you*** do not own, control, operate or lease.	**I. WHILE AWAY FROM THE *INSURED PREMISES*** 1. **WHAT *WE* PAY FOR** While Away From The ***Insured Premises*** coverage provided in the Incidental Coverages of the General Policy Provisions of ***your*** policy is amended to delete the requirement for an 80% or higher coinsurance provision or that the type of policy is indicated as Businessowners. The amount of insurance for this coverage is increased an additional 5%, up to an additional $2,500. Refer to the Incidental Coverages of the General Policy Provisions of ***your*** policy for applicable ***terms***, conditions and exclusions. All other provisions relating to this coverage as described in the General Policy Provisions remain the same.	1. Coverage follows and is in addition to the Incidental Coverage contained in SF-20. 2. Grant of coverage in SF-20 now also allows coverage while at a fair, trade show or exhibition. 3. New exclusions added while property is in a vehicle, at any off premises job site or in the care of salespeople unless at a fair, trade show or exhibition.	1. Broaden 2. Broaden 3. Restriction
PREMISES MEDICAL PAYMENTS What ***We*** Pay For: ***We*** pay up to $1,000 per person and up to $25,000 per accident when two or more people sustain injuries. ***We*** pay the necessary ***medical expenses*** incurred or medically determined within one year from the date of an accident causing ***bodily injury*** to which this coverage applies. This coverage applies only to ***bodily injury***: 1. caused by a condition on the premises ***you*** own or rent; 2. caused by a condition on ways next to premises ***you*** own or rent; 3. caused by operations covered by the ***bodily injury*** liability afforded by this policy. What ***We*** Do Not Pay For: ***We*** do not pay for loss resulting directly or indirectly from the following, unless specific coverage is added to ***your*** policy: (a) ***bodily injury***: (1) arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of: (i) any ***automobile*** or aircraft owned or operated by or rented or loaned to any ***insured***; or	**A. MEDICAL PAYMENTS** **NOTE: WHEN FORM LS-6 IS ATTACHED TO THIS POLICY, MEDICAL PAYMENTS IS DELETED FROM THIS POLICY FORM. REFER TO FORM LS-6 FOR A DESCRIPTION OF THE APPLICABLE COVERAGE.** 1. **WHAT *WE* PAY FOR** Regardless of fault, ***we*** pay up to the Medical Payments limit of liability shown in the Declarations for the necessary ***medical expenses*** incurred that are medically determined, incurred and reported to ***us*** within one year from the date of an accident causing ***bodily injury*** to which this coverage applies. This coverage applies only to ***bodily injury***: a. Caused by a condition on premises ***you*** own or rent; b. Caused by a condition on ways abutting premises ***you*** own or rent; or c. Caused by operations covered by the General Liability Coverage afforded by this policy. 2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. ***Bodily injury***: 1) To any ***insured***, tenant of any ***insured***, or other person regularly occupying the ***insured premises*** or any person hired by or on behalf of any ***insured*** to do ***work*** for an	1. Note added to clarify if an LS-6 is used as the liability form attached to this policy, the Medical Payments coverage contained in that form will apply. 2. Reformatted and reworded but intent of coverage remains the same. Terms and conditions were not repeated as they will all be contained in the associated liability coverage form that will be attached.	1. Clarification 2. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact

(ii) any other ***automobile*** or aircraft operated by any person in the course of his/her employment by any ***insured***; but this exclusion does not apply to the parking of an ***automobile*** on the ***insured premises*** if such ***automobile*** is not owned by or rented or loaned to any ***insured***;

(2) arising out of:

(i) the ownership, maintenance, operation, use, entrusting, loading or unloading of any ***mobile equipment*** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity; or

(ii) the operation or use of any snowmobile or trailer designed for use therewith;

(3) arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of:

(i) any watercraft owned or operated by or rented or loaned to any ***insured***; or

(ii) any other watercraft operated by any person in the course of his employment by any ***insured***; but this exclusion does not apply to watercraft while ashore on the ***insured premises***; or

(4) arising out of and in the course of the transportation of ***mobile equipment*** by an ***automobile*** owned or operated by or rented or loaned to any ***insured***.

(b) ***bodily injury***:

(1) included within the ***products/completed operations hazard***;

(2) arising out of operations performed for the ***named insured*** by independent contractors other than:

(i) maintenance and repair of the ***insured premises***; or

(ii) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;

(3) resulting from the selling, serving or giving of any alcoholic beverage:

insured;

2) To any person if the ***bodily injury*** occurs on that part of the premises ***you*** own or rent that the person normally occupies;

3) To any person while engaged in maintenance, repair, alteration, demolition or construction at the ***insured premises***;

4) To any person if any benefits for ***bodily injury*** are required to be provided under any workers' compensation, unemployment compensation, disability benefits law, or any similar law;

5) To any person practicing, instructing or participating in any physical training, sport or athletic activity;

6) Included within the ***products/completed operations hazard***;

7) Excluded under Coverage L of ***your*** General Liability Coverage form; or

8) Due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution.

b. ***Medical expense*** for services by the ***named insured***, any ***employee*** or any person or organization under contract to the ***named insured*** to provide such services.

3. **WHAT *YOU* MUST DO IN CASE OF LOSS**

Under What ***You*** Must Do In Case of Loss section in the General Liability Coverage, the following is added for this coverage:

Medical Reports; Proof and Payment of Claim

As soon as practicable, the injured person or someone on their behalf will give to ***us*** written proof of claim, under oath if required, and will, after each request from ***us***, execute authorization to enable ***us*** to obtain medical reports and copies of records. The injured person will submit to physical examination by physicians selected by ***us*** when and as often as ***we*** may reasonably require. ***We*** may pay the injured person or any person or organization rendering the services and the payment will reduce the amount payable for such injury. Payment will not constitute an admission of liability by any person or by ***us***.

4. **HOW MUCH *WE* PAY FOR LOSS OR CLAIM**

Under How Much ***We*** Pay For Loss Or Claim section in the General Liability Coverage of ***your*** policy, the

Old Language	New Language	Explanation of Proposed Changes	Impact
(i) in violation of any statute, ordinance or regulation; (ii) to a minor; (iii) to a person under the influence of alcohol; or (iv) which causes or contributes to the intoxication of any person, if the ***named insured*** is a person or organization engaged in the manufacture, distribution, sale or serving of alcoholic beverages or, if not so engaged, is an owner or lessor of premises used for such purposes; but only part (i) of the exclusion (b) (3) applies when the ***named insured*** is such an owner or lessor; (4) due to war, whether or not declared, or to any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution. (c) ***bodily injury***: (1) to any ***insured***, any tenant of the ***insured*** or other person regularly residing on the ***insured premises*** or any person hired by or on behalf of any ***insured*** to do ***work*** for an ***insured***; (2) to any person if the ***bodily injury*** occurs on that part of the premises ***you*** own or rent that the person normally occupies; (3) to any person while engaged in maintenance and repair of the ***insured premises*** or alteration, demolition or new construction at such premises; (4) to any person if any benefits for such ***bodily injury*** are payable or required to be provided under any workers' compensation, unemployment compensation or disability benefits law, or under any similar law; (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest whether on a formal or informal basis; (6) excluded under the applicable liability coverage. d) to any ***medical expense*** for services by the ***named insured***, any employee or any person or organization under contract to the ***named insured*** to provide such services.	following is added for this coverage: The limit of liability as stated in the Declarations, as applicable to each person, is the limit of ***our*** liability for all ***medical expenses*** for ***bodily injury*** to any one person as the result of any one accident. However, subject to this provision regarding each person, ***our*** total liability, under this policy form, for all ***medical expenses*** for ***bodily injury*** to two or more people as the result of any one accident will not exceed the limit of liability stated in the Declarations as applicable to each accident.		

Old Language	New Language	Explanation of Proposed Changes	Impact
DEFINITION: The following definition applies to ***Premises Medical Payments***: ***Medical Expense*** means expenses for necessary medical, surgical, x-ray, and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services. **CONDITIONS APPLICABLE TO MEDICAL PAYMENTS:** 1. Medical Reports; Proof and Payment of Claim As soon as practicable the injured person or someone on his/her behalf shall give to ***us*** written proof of claim, under oath if required, and shall, after each request from ***us***, execute authorization to enable ***us*** to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by ***us*** when and as often as ***we*** may reasonably require. ***We*** may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable for such injury. Payment shall not constitute an admission of liability of any person or of ***us***. 2. ***Our*** Limit of Liability: The limit of liability as stated on the Declarations page as applicable to "each person" is the limit of ***our*** liability for all ***medical expenses*** for ***bodily injury*** to any one person as the result of any one accident. BUT, subject to the above provision regarding "each person", ***our*** total liability, under this endorsement, for all ***medical expenses*** for ***bodily injury*** to two or more persons as the result of any one accident will not exceed the amount of $25,000 unless an increased amount is shown on the Supplemental Declarations.		3. Definition for "medical expense" moved to definition section at beginning of form.	3. Clarification