Old Language	New Language	Explanation of Proposed Changes	Impact
The following Clauses and Conditions are added to this policy. Failure to comply with the Protective Safeguard Clauses specified as applicable in the schedule above shall suspend this insurance in accordance with the provisions contained in this endorsement. A. Automatic Sprinkler Clause (Non-Supervisory). B. Automatic Sprinkler Clause (Supervisory). In consideration of the premium at which this policy is written, it is a condition of this policy relating to Clauses A and B that the ***insured*** shall: (1) exercise due diligence in maintaining in complete working order all equipment and services pertaining to the operation of a sprinkler system (Clause A) or pertaining to the operation of a sprinkler system in connection with an approved central sprinkler supervisory service (Clause B) which are under the control of the ***insured***; (2) give immediate notice to ***us*** of any impairment in or suspension of the sprinkler system or services within the knowledge of the ***insured***; (3) add no sprinkler additions or extensions to the ***insured premises*** unless immediate notification is given to ***us***; (4) have ***our*** permission in the case of a break, leakage, freezing conditions or the opening of sprinkler heads to shut off the water from so much of the sprinkler system as may be necessary to make repairs—such repairs to be made as quickly as possible—while at the same time notifying ***us*** immediately at the time of; the disruption of the operation of the system. C. Automatic Fire Alarm Clause No. 1. D. Automatic Fire Alarm Clause No. 2. In consideration of the premium at which this policy is written, it is a condition of this policy relating to Clause C and Clause D that the ***insured*** shall: (1) equip the entire building with an approved automatic fire alarm connected to an approved central station or reporting directly to a public police or fire department station (Clause C) or equip the entire building with an	**DEFINITIONS** The following definitions apply to this policy form: 1. ***Automatic cooking protection system*** means any automated cooking protection system that includes sprinklers, discharge nozzles and ducts, pipes, valves, fittings, tanks and their component parts, pumps and fire protective mains that are all connected to and integrated with the system for the purpose of protecting only cooking equipment and cooking exhaust systems. 2. ***Security guard*** means a person employed to guard ***your*** property at ***your*** direction on the ***insured premises***. **ADDITIONAL CONDITION** As a condition of this policy, ***you*** will exercise due diligence to maintain in complete working order all equipment and services pertaining to the operation of the protective safeguards Clause shown in the Schedule. If ***you*** fail to comply with the conditions contained in this endorsement for the protective safeguards Clause shown in the Schedule which are under ***your*** control, ***we*** will not pay for any claims resulting from fire. ***You*** must give immediate notice to ***us*** of any impairment in or suspension of the protective safeguard within ***your*** knowledge. **PROTECTIVE SAFEGUARDS** 1. **Automatic Sprinkler System** **Clause A** Any fire suppression or extinguishing system not connected to a central sprinkler supervisory service. **Clause B** Any fire suppression or extinguishing system connected to a central sprinkler supervisory service which are under the control of the ***insured***. ***You*** have ***our*** permission in the case of breakdown, leakage, freezing conditions or the opening of sprinkler heads, to shut off the part of the sprinkler system necessary to make	1. Definitions introduced for consistency across other forms in the series. 2. Additional Condition - Similar language used to be at the beginning of the previous edition. 3. The conditions the insured has to comply with have not changed for Safeguards 1, 2, 3, and 5. 4. Protective Safeguard 4. Automatic Cooking Protection System - New safeguard introduced that was not an option on the previous edition.	1. Clarification 2. Clarification 3. Clarification 4. Broadening

approved automatic fire alarm system with outside connection (Clause D); and

(2) exercise due diligence in maintaining in complete working order all equipment and services pertaining to the operation of this system which is under the control of the ***insured***; and

(3) give immediate notice to ***us*** of any impairment in or suspension of the automatic fire alarm equipment or service within the knowledge of the ***insured***.

E. Watchman and Clock Clause No. 1.

F. Watchman and Clock Clause No. 2.

In consideration of the premium at which this policy is written, it is a condition of this policy relating to Clause E and Clause F, that the ***insured*** shall:

(1) exercise due diligence in maintaining in complete working order all equipment of the approved watchman's service with approved recording system and watch clock at such times as the premises are not in actual operation (Clause E) and maintain in complete working order all equipment and services pertaining to the operation of the approved watchman's service with approved recording stations at such times as the premises are not in actual operation with all rounds of the watchman being recorded through an approved central station (Clause F). In both clauses, the watchman's service must be under the control of the ***insured***.

(2) give immediate notice to ***us*** of any impairment in or suspension of the watchman's service within the knowledge of the ***insured***.

G. Other Protective Safeguard Clause(s).

In consideration of the rate at which this policy is written, it is a condition of this policy relating to Clause G that the ***insured*** shall:

(1) exercise due diligence in maintaining in complete working order all equipment and services pertaining to the system; and

(2) give immediate notice to ***us*** of any impairment in or suspension of such equipment or service within the knowledge of the ***insured***.

repairs. Repairs will be made as soon as reasonably possible. Notify ***us*** immediately at the time of the disruption of the operation of the system. ***You*** must also notify ***us*** prior to any alteration of the sprinkler system.

2. **Automatic Fire Alarm**

Clause C
An automatic fire alarm protecting the entire building, connected to a central station or reporting directly to a public police or fire department station.

Clause D
An automatic fire alarm protecting the entire building, with an outside connection.

3. ***Security Guard*** **With A Recording System Or Watch Clock**

Clause E
Security guard service with a recording system or watch clock making hourly rounds at such times the ***insured premises*** are not in actual operation.

Clause F
Security guard service with a recording system or watch clock making hourly rounds at such times the ***insured premises*** are not in actual operation with all rounds of the ***security guard*** being recorded through a central station.

4. ***Automatic Cooking Protection System***

Clause G
An ***automatic cooking protection system***.

You have ***our*** permission in the case of breakdown, leakage, freezing conditions or the opening of sprinkler heads, to shut off the part of the ***automatic cooking protection system*** necessary to make repairs. Repairs will be made as soon as reasonably possible. Notify ***us*** immediately at the time of the disruption of the operation of the system. ***You*** must also notify ***us*** prior to any alteration of the ***automatic cooking protection system***.

5. **Other Protective Safeguard(s)**

Description of System:	**Clause H** Equipment and services pertaining to the operation of the protective safeguard described in the Schedule.		