Old Language	New Language	Explanation of Proposed Changes	Impact
WHAT *WE* PAY FOR ***We*** pay for ***loss*** by ***theft*** or attempted ***theft*** of ***money***, ***securities*** and other property. ***Theft*** or attempted ***theft*** must be from within the ***premises***, within a night depository safe provided by a bank or trust company or while ***money***, ***securities***, or other property is in the care or custody of a person authorized by ***you***. ***We*** pay for damage to the ***premises*** by ***theft*** or attempted ***theft*** if ***you*** are liable for such damage. ***We Do Not Pay For***: 1) ***loss*** due to any fraudulent, dishonest or criminal act by any ***insured***, partner, officer or employee, director, trustee or authorized representative. 2) ***loss*** occurring during a fire in the ***premises***. 3) ***loss*** to the contents of any alms box, poor box or similar receptacle. 4) ***loss*** of property not owned by ***you*** from within the ***premises*** unless the property was located there for use by ***you***. 5) ***loss***, other than to a safe or vault, by fire whether or not such fire is caused by, contributed to or arises out of the ***occurrence*** of a covered cause of loss. 6) ***loss*** of manuscripts, books of account, or records. **DEFINITIONS**-The following definitions apply to this policy: ***You***-means the church organization named in the declarations. ***Money***-means currency, coins, bank notes and bullion, travelers checks, register checks and ***money*** orders held for sale to the public. ***Securities***-means all negotiable and non-negotiable instruments or contracts representing either ***money*** or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include ***money***. ***Premises***-means the interior of: a) the church described; b) that portion of any other building which is owned by or leased to ***you*** and used exclusively for conducting religious, educational, recreational or social activities of its congregation; c) any residence occupied by the rector. ***Premises*** does not include a chapel or mission which is not	**DEFINITIONS** The following definition applies to this policy form: 1. ***Messenger*** means any agent who has been authorized to have care, custody or control of ***your*** property. **WHAT *WE* PAY FOR** ***We*** pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage resulting from ***theft***, or attempted ***theft***, of covered property. ***We*** also pay for ***theft*** of ***money*** and ***securities*** when indicated on the Schedule. ***Theft*** or attempted ***theft*** must take place: 1. Inside a covered building; 2. Within a night depository of a bank or savings institution; or 3. While in the care, custody or control of a ***messenger*** off the ***insured premises***. Church ***Theft*** coverage is excess to any other valid and collectible insurance. **OPTIONAL COVERAGE** The following optional coverage is only available if an amount of insurance is shown in the Schedule. ***We*** pay up to the Optional Coverage Amount of Insurance shown in the Schedule for ***theft*** of ***money*** and ***securities*** from an alms box, poor box or similar receptacle. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: 1. Deeds, evidences of debt, manuscripts, and books of account or records; 2. Loss for which ***your*** only evidence is an inventory computation; 3. Mysterious disappearance or unexplained shortage of property; 4. Loss caused by fraudulent, dishonest or criminal act by ***you***, ***your employees***, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion	1. Definition for Messenger added due to What We Pay For 3. 2. Definitions for You, Money, Securities, and Theft dropped as they all appear in the SF-20 and do not need to be repeated. 3. Definitions for Premises and Loss are not used in this new forms series. 4. What We Pay For rewritten to make it easier to read. 5. What We Pay For - Reference to coverage for damage to the building removed as new grant of coverage now includes all covered property which would include the building. 6. Optional Coverage - New option introduced to allow for coverage that was previously excluded and still excluded if the optional coverage is not selected 7. What We Do Not Pay For – Exclusions 1, 4, 8, 10, 11 carry-over from previous edition. 8. What We Do Not Pay For - Exclusions 2, 3, 5, 6, 7, and 9 are newly introduced largely to clarify these exposures do not fit the description of theft. 9. What We Do Not Pay For 7. – If vandalism coverage is still provided in the underlying causes of loss form, the insured would still get it there.	1. Clarification 2. Clarification 3. Clarification 4. Clarification 5. Clarification 6. Broadening 7. Clarification 8. Restriction 9. Clarification

located at or adjacent to the location designated on the Declarations page or any other building used by ***you***. ***Theft***-means any act of stealing. ***Loss***-includes damage.	with others; 5. Loss caused by voluntary parting with title or possession of any property by the ***insured*** or others to whom the property may be entrusted if induced to do so by any fraudulent scheme, trick, device or false pretense; 6. Consequential loss of any nature; 7. Loss caused by vandalism; 8. Loss caused by fire, except to a safe or vault; 9. Loss caused while there is any change in the condition of the risk, subject to ***your*** control, that increases loss exposure; 10. ***Money*** and ***securities*** contained in an alms box, poor box or similar receptacle. This exclusion does not apply if an amount of insurance for the optional coverage is shown in the Schedule; or 11. Loss or damage to property not owned by you, located inside a covered building, unless the property was located there for ***your*** use.		