Old Language	New Language	Explanation of Proposed Changes	Impact
WHAT *WE* PAY FOR ***We*** pay on ***your*** behalf all sums which ***you*** shall become legally obligated to pay as damages because of ***loss*** to property belonging to a guest at ***your premises***. This property must be within ***your premises*** or in ***your*** possession. ***We*** have the right and duty to defend any suit against ***you*** which seeks damages on account of loss even if the allegations of the suit are groundless, false or fraudulent. ***We*** may make such investigation and settlement of any claim or suit as ***we*** judge convenient. ***We*** shall not be obligated to provide a defense after ***we*** have paid, either by judgement or settlement, an amount equal to ***our*** limit of insurance. Regardless of the number of ***insureds***, ***our*** limit for all damages to any one guest is $1000. ***Our*** total limit of insurance for all damages during each year of the policy period is $25,000. Any payment by ***us*** shall reduce the limits of ***our*** insurance by the amount paid. **WHAT *WE* DO NOT PAY FOR**: 1) any liability assumed by ***you*** under any express contract or agreement, other than a written agreement with a guest before the ***occurrence*** of a loss increasing the limit of ***your*** statutory liability to a total amount not in excess of $1000; 2) ***loss*** not in excess of $25. The sum of $25 will be deducted from the amount of all other losses. 3) ***loss*** caused by spilling, upsetting or leaking of any food or liquid; 4) ***loss*** when ***you*** have released any other person or organization from their legal liability; 5) ***loss*** to any vehicle, or its equipment, accessories, any property inside the vehicle or attached to the vehicle; 6) ***loss*** to any property in ***your*** custody or possession for laundering or cleaning; 7) ***loss*** to any articles carried or held by a guest as samples or for sale or for delivery after sale. **DEFINITIONS-**The following definitions apply to this	**WHAT *WE* PAY FOR** ***We*** pay for loss or damage for which ***you*** are legally liable, to the property belonging to a guest at the ***insured premises***. The property must be inside a covered building or in ***your*** possession. ***Our*** amount of insurance is $1,000 per guest, and a maximum of $25,000 per policy period. ***Our*** payment for loss or damage to a guest's property will only be for the account of the owner. With ***our*** written consent, ***you*** may select counsel of ***your*** choice to defend a suit or claim for ***your*** failure to pay loss or damage to guest property. ***We*** pay reasonable legal expenses ***you*** incur for ***your*** defense. ***We*** will not be obligated to pay for ***your*** legal expenses after ***we*** have paid, either by judgment or settlement, an amount equal to the amount of insurance applicable to this coverage. Any payment for legal expenses is additional insurance. Liability For Guest Property coverage is excess to any other valid and collectible insurance. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: 1. Any liability assumed by ***you*** under any express contract or agreement. However, if ***you*** have a written agreement with a guest before the loss occurs that increases the limit of ***your*** statutory liability, ***we*** will not be liable for any amount in excess of $1,000; 2. Loss or damage caused by spilling, upsetting or leaking of any food or liquid; 3. Loss or damage when ***you*** have released any other person or organization from their legal liability; 4. Loss or damage to any vehicle, or its equipment, accessories, any property inside the vehicle or attached to the vehicle; 5. Loss or damage to any property in ***your*** care, custody or control for laundering or cleaning; or 6. Loss or damage to any articles carried or held by a guest as samples or for sale or for delivery after sale.	1. What We Pay For has been reworded but intent is the same. 2. What We Do Not Pay For – $25 Deductible moved from 2. to Schedule. 3. All definitions removed as they are not terms used in the new series.	1. Clarification 2. Clarification 3. Clarification

policy: ***Premises***-means that portion of the building, at the locations described, occupied by ***you*** conducting the ***business*** of an innkeeper. ***Loss***-means injury to or destruction or loss of tangible property. All other provisions apply to this endorsement, both property and liability.			