Old Language	New Language	Explanation of Proposed Changes	Impact
AGREEMENT This policy, subject to all of it's ***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 9 Exclusions That Apply 8-10 Conditions That Suspend Insurance 11 How Much ***We*** Pay for Loss or Damage 11-12 Payment of Loss or Claim 12 What ***you*** Must Do in Case of Loss 12-13 Policy Conditions 13-19 Premises Medical Payments 7-8 General Liability Coverage Introduction 9 Applicable General Liability Form Att. Additional Causes of Loss Sections Att. Endorsements—See endorsements (if any) attached to this policy. In addition to any other coverage shown: 1. on the Declarations Page; 2. on the Supplemental Declarations Page;	**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-621 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	1. Broaden 2. Broaden 2a. Broaden 2b. Clarification 2c. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
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: l. Accounts Receivable; 2. ***Business*** Credit Card, Forgery and Counterfeit Money; 3. ***Business*** Property; 4. ***Business*** Property of Others; 5. Computer Coverage; 6. Debris Removal; 7. Loss of Earnings; 8. Money and Securities; 9. Valuable Papers and Records; 10. While Away from the ***insured premises***; 11. Medical Payments; and 12. Premises and Operations Liability. The following coverages **DO NOT APPLY** to ***your*** policy unless noted on the face of the Supplemental Declarations and the appropriate premium has been paid. Optional Home/Office Pak Coverages (property and liability): 1. Combination Crime Endorsement 2. Computer Floaters 3. Exhibition Floaters 4. Extra Expense Coverage 5. Miscellaneous Property Floaters 6. Sign Floater 7. Transit Floaters 1. Owners & Contractors Protective Liability (LS-8) 2. ***Personal Injury*** Liability (LS-49) 3. ***Products/Completed Operations*** (LS-42) Optional Liability Upgrades 1. BGL (with Increased limits (LS-5) 2. BGL- Extra (with increased limits) (LS-6) Other forms may be made available for use with this policy.	The following property coverages apply to this policy form: A. Accounts Receivable B. ***Business*** Credit Card, Debit Card, Forgery And Counterfeit ***Money*** C. ***Business*** Property Of Others And Customer Goods D. Computer Information Systems Coverage E. Debris Removal F. ***Loss Of Income*** G. ***Loss Of Income*** From ***Dependent Property*** H. ***Money*** And ***Securities*** I. Transportation J. Valuable Papers And Records K. While Away From The ***Insured Premises*** The following liability coverages apply to this policy form: A. Medical Payments B. ***Personal and Advertising Injury*** Liability	**Coverages** 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 G. Loss Of Income From Dependent Property and I. Transportation are newly added coverages. 5. 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. 6. Personal and Advertising Injury Liability added as a new standard coverage. 7. Optional Home/Office 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. Broaden 5. Clarification 6. Broaden 7. 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 described in the Declarations, the ***Insured premises*** means the building and the grounds at that location described in the policy. b. If, at the location described in the policy, ***you*** lease the entire building or a portion of the building, ***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 it's 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 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	**DEFINITIONS** The following definitions apply to this policy form: 1. ***Bulletin board*** means an electronic board for the posting of bulletins, notices or announcements. 2. ***Chat room*** means a branch of a computer network in which participants can engage in real-time discussion with one another. 3. ***Computer hardware*** means machinery or equipment that is programmable or used to store, process and retrieve data, including any component parts and related peripheral equipment that provides for data transmission or printing. 4. ***Cyber bullying*** means using the internet, cell phones or other digital devices to harm others by name calling, teasing, spreading false rumors or gossip, threats, aggression, or otherwise harm others or their reputation. 5. ***Dependent property*** means a property ***you*** do not own, however, ***you*** depend on: a. To deliver materials or services to ***you*** or others for ***your*** account; b. To accept ***your*** products or services; c. To manufacture ***your*** products for delivery to ***your*** customers; or d. To attract customers to ***your business***. ***Dependent property*** does not include communication or utility services on which ***you*** depend to run ***your business***. 6. ***Gripe site*** means electronic websites that criticize a product, service, person or organization. 7. ***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***. 8. ***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. 9. ***Period of restoration***: a. Means the time period that commences 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***. b. Ends at the earliest of:	1. From old language definitions 1, 2, 3, 4, 5, 7, 8, 9, 10 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 new language, the definitions were removed from the individual coverages and put all together in the Definitions section. 3. In the new language, definitions 1-7, and 9-11 are new.	1. Clarification 2. Clarification 3. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact
date a ***covered policy*** is renewed or first issued. 9. ***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. 10. ***Terms*** as used in this policy means provisions, limitations, exclusions, definitions and conditions.	1) 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 2) The date when ***business*** is resumed at a new permanent location. c. Does not include the increased time necessary due to any ordinance or law being enforced. 10. ***Personal and advertising injury*** means injury, including consequential injury, arising out of these offenses: a. False arrest, detention, imprisonment or malicious prosecution; b. Wrongful eviction from, wrongful entry into or invasion of the right of private occupancy of any residential premises or part thereof a person occupies, committed by or on behalf of the owner, landlord or lessor; c. Oral or written publication of any kind and in any manner that defames a person or organization by slander or libel or disparages that person's or organization's reputation, work, goods, products or services; d. Oral or written publication of any kind and in any manner that violates a person's right to privacy; e. The use of another's advertising idea in ***your*** advertisement; and f. Infringing upon another's copyright, trade dress or slogan in ***your*** advertisement. 11. ***Social media*** means the interaction among people in which they create, share or exchange information and ideas in virtual communities and networks using mobile or web-based technologies.		
ACCOUNTS RECEIVABLE. What ***We*** Pay For: ***We*** pay up to $1000, for loss or damage to Accounts Receivable caused by covered causes of loss occurring on the described premises. What ***We*** Do Not Pay For: ***We*** do not pay for: 1. loss due to any fraudulent, dishonest or criminal act by any ***insured***, a partner, or an officer, director or trustee, while working or otherwise and whether acting alone or in concert with others; 2. loss due to bookkeeping, accounting or billing errors or omissions; 3. loss, the proof of which as to factual existence, is	**A. ACCOUNTS RECEIVABLE** 1. **WHAT *WE* PAY FOR** ***We*** pay up to $1,000 for accidental direct physical loss or damage to ***your*** records of accounts receivable on the ***insured premises*** resulting from a covered cause of loss. ***We*** pay for: a. Any amounts due to ***you*** from ***your*** customers that ***you*** are unable to collect; b. Interest charges on any loan ***you*** are required to take out to offset an amount of accounts receivable ***you*** are unable to collect; c. Excess collection expenses that become reasonable and necessary as a result of direct loss or damage to ***your*** accounts receivable; and d. Any other reasonable expenses ***you*** incur to	**<u>What We Pay For</u>** 1. Changed described premises to insured premises as it's a defined term that better explains where coverage applies. 2. Added a-d for additional exposures covered under this coverage.	1. Clarification 2. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
dependent upon an audit or inventory computation. This shall not prevent the use of such procedures in support of a claim for loss which the ***insured*** can prove, through evidence wholly apart from an audit or an inventory, is due solely to a risk of loss of records of accounts receivable but not otherwise excluded under this policy; 4. loss due to alteration, falsification, manipulation, concealment, destruction or disposal of records of accounts receivable committed to conceal the wrongful giving, taking, obtaining or withholding of money, securities or other property but only to the extent of such wrongful giving, taking, obtaining or withholding; 5. loss due to electrical or magnetic injury, disturbance or erasure of electronic recordings, except by lightning; 6. loss due to nuclear reaction, nuclear radiation or radioactive contamination, or any other act or condition incident to them; or 7. loss caused by or resulting from: a. hostile or warlike action in time of peace or war, including action in hindering, combatting or defending against an actual, impending or expected attack by: 1) any government or sovereign power, or by any authority maintaining or using military, naval or airforces; or 2) military, naval or airforces; or 3) an agent of any such government, power, authority or forces; b. any weapon of war employing atomic fission or radioactive force whether in time of peace or war; or c. insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combatting or defending against such an ***occurrence***, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.	recreate ***your*** accounts receivable records. 2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. Loss due to bookkeeping, accounting, billing errors or omissions; b. Loss for which the proof is solely dependent upon an audit of records or an inventory computation. This will not prevent the use of such procedures in support of a claim for loss which the ***insured*** can prove, through evidence wholly apart from an audit of records or an inventory; c. Loss due to alteration, falsification, manipulation, concealment, destruction or disposal of records of accounts receivable committed to conceal the wrongful giving, taking, obtaining or withholding of ***money***, ***securities*** or other property, however, only to the extent of such wrongful giving, taking, obtaining or withholding; d. Loss for probable bad debts which would normally have been uncollectible by the ***insured***; e. Loss for unearned interest and service charges; or f. Loss due to electrical or magnetic damage, disturbance or erasure of electronic recordings, except by lightning. 3. **DETERMINATION OF RECEIVABLES** When there is proof that an accounts receivable loss covered by this policy form has occurred, but, the ***insured*** cannot accurately establish the total amount of accounts receivable outstanding as of the date of such loss, such amount will be based on the ***insured's*** monthly statements and will be computed as follows: a. Determine the amount of all outstanding accounts receivable at the end of the same fiscal month in the year immediately preceding the year in which the loss occurs; b. Calculate the percentage of increase or decrease in the average monthly total of accounts receivable for the twelve months immediately preceding the month in which the loss occurs, or such part of, for which the ***insured*** has conducted ***business*** and has furnished monthly statements to ***us***, as compared with such average for the same months of the preceding year; c. The amount determined under 3.a. above,	**<u>What We Do Not Pay For</u>** 3. Exclusion 1 from old language removed. 4. Exclusions 6 and 7 were removed as they would be excluded in the underlying Causes Of Loss form. 5. Exclusions d, e, in new language are newly introduced to account for added coverages in What We Pay For a-d. **<u>Determination Of Receivables</u>** 6. New section to clarify how to calculate the loss.	3. Broaden 4. Clarification 5. Restriction 6. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact
	multiplied by the percentage calculated under 3.b. above, will be the agreed total amount of accounts receivable as of the last day of the fiscal month in which said loss occurs; d. The amount determined under 3.c. above will be increased or decreased in conformity with the normal fluctuations in the amount of accounts receivable during the fiscal month involved, due consideration being given to the experience of the ***business*** since the last day of the last fiscal month for which a statement has been rendered.		
BUSINESS **CREDIT CARD, FORGERY AND COUNTERFEIT MONEY**. What ***We*** Pay For: ***We*** pay up to $1,000 for loss when ***you***: 1. become legally obligated to pay for the unauthorized use of credit cards issued or registered in ***your*** name; 2. suffer a loss through forgery or alteration of checks, drafts, certificates of deposit and notes including negotiable orders of withdrawal drawn or issued by ***you***; or 3. accept, in good faith, counterfeit United States or Canadian paper currency. The sum of $1,000 shall be the maximum payable for loss in any one ***occurrence***. What ***We*** Do Not Pay For: 1. any loss sustained as a result of ***your*** failure to comply with all of the requirements of the credit card; 2. any loss resulting from ***your*** dishonesty; 3. any loss resulting from use of the credit card by anyone with ***your*** permission; or 4. any loss involving a bank debit card or similar device used to deposit, withdraw or transfer funds.	**B.** ***BUSINESS*** **CREDIT CARD, DEBIT CARD, FORGERY AND COUNTERFEIT** ***MONEY*** 1. **WHAT** ***WE*** **PAY FOR** The amount of insurance for ***Business*** Credit Card, Debit Card, Forgery And Counterfeit ***Money*** coverage is increased an additional $500 per occurrence and $1,000 per policy period 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 follows and is in addition to what is provided in the Incidental Coverage contained in SF-20. 2. No longer limited to only U.S. and Canadian currency. The definition of "money" in the SF-20 does not specify which country of origin the currency has to come from. 3. What We Do Not Pay For 4 is eliminated.	1. Clarification 2. Broaden 3. Broaden
BUSINESS **PROPERTY OF OTHERS**. What ***We*** Pay For: ***We*** pay up to $1,000 for loss or damage from covered causes of loss to ***business*** property of others in ***your*** care, custody and control while on the ***insured premises***.	**C.** ***BUSINESS*** **PROPERTY OF OTHERS AND CUSTOMER GOODS** 1. **WHAT** ***WE*** **PAY FOR** ***Business*** Property Of Others And Customer Goods 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 $1,000. Refer to the Incidental Coverages of the General Policy Provisions of ***your*** policy for applicable ***terms***, conditions and exclusions. All other provisions relating	1. The coverage now an extension of the Incidental Coverage contained in the SF-20. The only substantive change is the addition of the word "business" to describe the property covered and the addition of "customer goods" to the grant of coverage. 2. The Incidental Coverage in the SF-20 also provides $2,500 in coverage so now total coverage available is $3,500.	1. Clarification 2. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
	to this coverage as described in the General Policy Provisions remain the same. This coverage is excess over any other applicable insurance.		
COMPUTER COVERAGE. What ***We*** Pay For: ***We*** pay up to $1000, for loss or damage to ***computer equipment*** caused by covered causes of loss occurring on the described ***premises***. Up to 10% of the amount of insurance may be applied to ***media*** and up to 10% of the amount of insurance may be applied to ***computer extra expense***. These extensions do not increase the amount of insurance available for Computer Coverage. The coverage for ***computer equipment***, ***media*** and ***computer extra expense*** does not apply: 1. to electrical or magnetic injury, disturbance or erasure of electronic recordings; 2. to electrical equipment, including wiring, caused by or resulting from mechanical breakdown, except for ensuing direct loss by fire or explosion; 3. error in programming or error in work performed on the property; error, omission or deficiency in design, specifications, workmanship or materials; all except for ensuing direct loss by fire or explosion; 4. to loss caused by wear and tear, deterioration, depreciation or inherent vice, latent defect, vermin, rust, corrosion, dampness or dryness of atmosphere; and 5. to property while leased or rented to others and to custom programs, data or ***media*** which cannot be replaced with other of like kind or quality or obsolete or blank ***media***. DEFINITIONS-the following definitions apply to this policy for ***Computer Equipment, Media and Computer Extra Expense:*** ***Computer Equipment***-consists of ***your*** personal computer with monitor, associated printer and modem. Other insuring forms are available for additional or related equipment. ***Media***-consists of converted data and commercially available programs, including the materials on which the data is recorded. ***Computer Extra Expense***-includes the necessary expenses in excess of normal operating expenses incurred by ***you*** to continue usual and necessary computer operations following direct physical loss or damage, not otherwise excluded, to real or personal property. This coverage applies only for the period of time necessary to restore normal computer operations.	**D. COMPUTER INFORMATION SYSTEMS COVERAGE** 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 to ***computer hardware***, ***electronic data*** and ***media*** while it is located on the ***insured premises***. The following additional coverages also apply: a. **Utility Interruption**-***We*** pay up to $1,000 for loss or damage to covered property resulting from interruption of electricity from an electric utility source away from the ***insured premises***, when the utility interruption manifests itself in damage to covered ***computer hardware, electronic data*** or ***media*** located on the ***insured premises***. b. **Equipment Rental Reimbursement**-***We*** pay up to $1,000 for the cost of renting substitute ***computer hardware*** when ***your computer hardware*** is rendered inoperative by a covered cause of loss. This coverage commences 24 hours after a covered cause of loss occurs and the substitute ***computer hardware*** must be comparable to ***your computer hardware***. c. **Backup Materials**-***We*** pay up to $1,000 for loss or damage to ***electronic data*** or ***media*** stored at locations away from the ***insured premises*** resulting from a covered cause of loss. d. **Equipment Breakdown**-***We*** pay up to $1,000 for loss or damage to ***computer hardware, electronic data*** or ***media*** caused by equipment or electrical breakdown, or magnetic injury, when such loss or damage results from a covered cause of loss originating on the ***insured premises***. 2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. Mainframe computers, servers, and similar equipment that is not portable or transportable in nature; b. ***Computer hardware***, ***electronic data***, ***media*** or any other property while on lease to or rented to others and away from ***your insured premises***; c. ***Computer hardware***, ***electronic data***, ***media*** or	**What We Pay For** 1. The 10% allowance for loss to media is now allowed up to the full amount of insurance. 2. The 10% allowance for computer extra expense has been expanded into 4 new additional coverages a-d with higher coverage limits. **What We Do Not Pay For** 3. In old language exclusion 1, is now included in additional coverage d. 4. In old language exclusion 2 is now included in additional coverage a. 5. Exclusions 2a and 2c are newly	1. Broaden 2. Broaden 3. Broaden 4. Broaden 5. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact
	any other property that constitutes ***your*** merchandise or ***stock***; d. Accounts, bills, deeds, evidences of debt, records, abstracts, ***money***, ***securities*** or manuscripts, excepting those existing in ***electronic data*** form. Financial documents are covered only as electronic records and not for any monetary or face value; e. Leased ***computer hardware***, ***electronic data*** or ***media***; or f. Loss that results from: 1) Programming errors or incorrectly instructing the ***computer hardware*** or ***electronic data***; 2) Damage or error during service or repair, however, if loss or damage by fire or explosion results, ***we*** will pay for the resulting loss or damage caused by such fire or explosion; 3) Delay, loss of market, loss of use, suspension, lapse or cancellation of any lease, license or contract or other indirect or consequential loss, excepting ***loss of income*** as covered in this form; 4) Deterioration, wear and tear, mold, mildew, corrosion, erosion, hidden or latent defect, obsolescence or depreciation; or 5) Any dishonest, fraudulent or criminal act by ***you***, ***your employees***, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others.	added largely to account for the broadened definition for what constitutes computer hardware in the new coverage. Old form would not have covered these exposures as defined computer equipment. 6. Exclusion 2d added. **Definitions** 7. Computer Equipment is now Computer Hardware. Media is located in the SF-20. Computer Extra Expense dropped as a term.	6. Restriction 7. Clarification
DEBRIS REMOVAL. What ***We*** Pay For: ***We*** pay up to $1,000, as an additional amount, only when the sum of necessary expense of removal of the covered debris and the covered property loss exceeds the amount of insurance applicable in this policy.	**E. 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 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	1. Coverage follows and is in addition to the Incidental Coverage contained in SF-20.	1. Clarification

Old Language	New Language	Explanation of Proposed Changes	Impact
	to this coverage as described in the General Policy Provisions remain the same.		
LOSS OF EARNINGS. What ***We*** Pay For: ***We*** pay for loss of earnings when ***your*** earnings are interrupted by a covered cause of loss, subject to the provisions of this policy. The deductible does not apply to this insuring agreement. ***We*** pay up to $1,000, for ***your*** actual loss of earnings resulting directly from necessary interruption of the ***business*** conducted on ***your premises***. ***We*** will pay for loss of earnings for a period up to three (3) months. 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 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 ***your*** place of ***business*** 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 a cause of loss covered by this policy. 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 cancellation of any lease, contract or order.	**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. ***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	**What We Pay For** 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. 2. New section added to explain how to calculate the lost income. 3. New additional coverage for loss due to civil authority.	1. Broaden 2. Clarification 3. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
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.	***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, 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 ***Loss Of Income*** From ***Dependent Property*** coverage; or f. Any claim for consequential loss. Payments under ***Loss Of Income*** coverage may extend beyond the end of the policy period.	**<u>What We Do Not Pay For</u>** 4. Exclusion 2c newly added 5. Exclusions 2e and 2f were added to prevent conflicts with Loss Of Income From Dependent Properties coverage and other coverages that provide for consequential loss. 6. Provision added at end of form to extend coverage beyond end of the policy period.	4. Restriction 5. Clarification 6. Broaden
	G. *LOSS OF INCOME* FROM *DEPENDENT PROPERTY* 1. **WHAT *WE* PAY FOR** ***We*** pay up to $5,000 for ***loss of income*** due to accidental direct physical loss or damage to the premises of a ***dependent property*** resulting from a covered cause of loss. The ***dependent property*** must be in the coverage territory of the United States. ***Loss Of Income*** From ***Dependent Property*** coverage: a. Commences 72 hours from the time when accidental direct physical loss or damage results from a covered cause of loss at the ***dependent property***; b. Ends on the date when the loss or damage at the ***dependent property*** should be repaired, rebuilt or replaced with reasonable speed with like kind and quality materials; and c. Does not include the increased time necessary due to any ordinance or law being enforced. ***Loss of income*** from ***dependent property*** will be determined using:	1. New coverage added not previously available.	1. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
	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 loss in order to continue ***your business***; and d. Any relevant and reliable sources of information applicable to ***your business***. 2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. ***Loss of income*** resulting from loss or damage to ***electronic data*** at the premises of a ***dependent property***; b. ***Loss of income*** caused by the suspension, lapse or cancellation of any lease, contract or order; c. ***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; 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 ***Loss Of Income*** coverage; or f. Any claim for consequential loss. Payments under ***Loss Of Income*** From ***Dependent Property*** coverage may extend beyond the end of the policy period.		
MONEY AND SECURITIES. What ***We*** Pay For: ***We*** pay up to $1,000 for the loss of **money** and **securities** because of the actual destruction, disappearance or a dishonest act. This coverage applies if the loss occurs: 1. within ***your*** place of ***business*** at the ***business*** address shown on the Declaration Page; 2. within any banking premises or similar place of safe deposit; 3. outside ***your*** place of ***business*** (but within the policy territory) while in the possession of any person whom ***you*** have authorized to have the care and custody of **money** and **securities** away from ***your*** place of	**H.** ***MONEY* AND *SECURITIES*** 1. **WHAT *WE* PAY FOR** ***We*** pay for ***money*** and ***securities***: a. Up to $1,000 per occurrence for the loss of ***money*** and ***securities*** used in ***your business*** because of actual destruction, disappearance or dishonest act, when the loss occurs on the ***insured premises***; and b. Up to $1,000 per occurrence for the loss of ***money*** and ***securities*** used in ***your business*** because of actual destruction, disappearance or dishonest act, when the loss occurs off the ***insured premises***.	**<u>What We Pay For</u>** 1. Old language in 1 is expanded in new language 1a to be anywhere on the insured premises instead of inside the business. 2. The old 2 and 3 is expanded to new language 1b to allow coverage anywhere off the insured premises regardless of who has possession of the covered property. **<u>What We Do Not Pay For</u>**	1. Broaden 2. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
business; and 4. while this coverage is in effect. The amount of $1,000 shall be the total amount of insurance on all loss of **money** or **securities** arising out of any one ***occurrence***. All loss connected with an actual or attempted dishonest act, or series of related acts, whether committed by one or more persons, shall be deemed to rise out of one ***occurrence***. What ***We*** Do Not Pay For: This coverage for **money** and **securities** does not apply: 1. to loss due to any fraudulent, dishonest or criminal act by ***you***, by any of ***your*** **employees**, partners, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others. 2. to loss due to giving or surrendering of **money** or **securities** in any exchange or purchase. 3. to **money** contained in coin-operated amusement devices or vending machines, unless the device or machine has an instrument that records the amount of **money** deposited. 4. to any loss due to accounting or arithmetical errors or omissions. DEFINITIONS-the following definitions apply to this policy for money and securities; 1. **Money** means currency, coins, banknotes and bullion; travelers checks, register checks and **money** orders held for sale to the public. 2. **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 ticket, but does not include **money**. 3. **Employee** means a person who is engaged in a service usual to ***your business*** operations and to whom ***you*** pay salary, wages or commission. ***you*** have the exclusive right to direct this person in their performance of his/her service. This definition excludes any broker, factor, commission merchant, consignee, contractor or other agent or representative.	2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. Loss due to any 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 with others; b. Loss caused by ***you***, ***your employees***, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others; c. Loss due to giving or surrendering of ***money*** or ***securities*** in any exchange or purchase; d. Loss of ***money*** contained in coin-operated amusement devices or vending machines, unless the device or machine has an instrument that records the amount of ***money*** deposited; or e. Loss due to accounting or arithmetical errors or omissions. All loss connected with an actual or attempted dishonest act, or series of related acts, whether committed by one or more people will be deemed to arise out of one occurrence.	3. 2b was added to expand on old 1 which became new 2a.	3. Restriction
	I. TRANSPORTATION 1. **WHAT *WE* PAY FOR** ***We*** pay up to $2,500 for accidental direct physical loss or damage resulting from a covered cause of loss to ***your*** covered ***business*** property when it leaves the	1. New coverage added not previously available.	1. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
	insured premises and it is being transported in or on a vehicle owned, operated or leased by ***you*** or for ***you***. Coverage for tools and equipment is limited to $1,000. Transportation coverage applies only in the coverage territory of the United States. 2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. Loss or damage to ***business*** property of others when it is being transported in or on a vehicle owned, operated, or leased by ***you*** or a vehicle operated by a common or contract carrier on ***your*** behalf; or b. Loss or damage to ***your business*** property if ***you*** are in ***business*** as a common or contract carrier. This coverage is excess to any other valid and collectible insurance.		
VALUABLE PAPERS AND RECORDS. ***We*** pay up to $1,000 for loss or damage to Valuable papers and Records on the described ***premises***. What ***We*** Do Not Pay For: 1. loss due to any fraudulent, dishonest or criminal act by ***you***, a partner, an officer, director or trustee; 2. loss resulting from errors or omissions in processing or copying; 3. loss due to wear and tear; 4. loss to property which cannot be replaced by other of like kind or quality; 5. loss due to electrical or magnetic injury, disturbance or erasure of electronic recordings, except by lightning; 6. loss of property held as samples or for sale or delivery after sale; and 7. loss of **money** or **securities**. DEFINITIONS- the following definitions apply to this policy for Valuable Papers and Records: 1. **Valuable Papers and Records** means written, printed or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts. 2. ***Premises*** means the interior portion of the building occupied by ***you*** for ***business*** purposes. 3. **Money** means currency, coins, banknotes and bullion; travelers checks, register checks and **money** orders held for sale to the public. 4. **Securities** means all negotiable and non-negotiable	**J. VALUABLE PAPERS AND RECORDS** 1. **WHAT *WE* PAY FOR** Valuable Papers And Records 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 $1,000. 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 $2,500 provided in the Incidental Coverage contained in SF-20. 2. Coverage is now subject to a covered cause of loss. 3. Coverage in SF-20 now states what a valuable paper and record is which allowed the removal of exclusion 2, 4, 6 and 7. Exclusions 1 and 3 were eliminated as they could never constitute a covered loss. 4. Exclusion 5 removed.	1. Broaden 2. Restriction 3. Clarification 5. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
instruments or contracts representing either **money** or other property and includes revenue an other stamps in current use, tokens and tickets, but does not include **money**.			
WHILE AWAY FROM THE *INSURED PREMISES*. What ***We*** Pay For: ***We*** pay up to $1,000 for loss or damage from covered causes of loss to ***your business*** property covered under this policy while temporarily at locations that ***you*** do not own, control, operate or lease.	**K. 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 (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***	**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	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, conditions and definitions 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
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: (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;	***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, 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**		

Old Language	New Language	Explanation of Proposed Changes	Impact
(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 worker's 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. **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:	Under How Much ***We*** Pay For Loss Or Claim section in the General Liability Coverage of ***your*** policy, the 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
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.			
GENERAL LIABILITY COVERAGE The Premises and Operations Liability Insurance Coverage (LS-1) is the standard insuring agreement forming a part of this policy. ***We*** pay up to $25,000 (or the additional amount specified on the Declarations or Supplemental Declarations) for ***bodily injury*** and ***property damage*** caused by an ***occurrence*** within the ***coverage territory*** during the policy period. The LS-1, or any substitute form shown on the Supplemental Declarations, will be included in it's entirety with this policy. The complete Premises and Operations Liability Insurance Coverage (or other insuring form which ***you*** select) consists of the Declarations Page, Supplemental Declarations Page, the LS-1 Booklet (or other insuring form booklet that ***you*** selected) and other endorsements which may be added, including State required endorsements. It is important that ***you*** read each part of ***your*** policy carefully to understand the coverage provided, ***your*** obligations and ***our*** obligations under the policy. Each coverage part is subject to all of the ***terms*** relating to that coverage.	**B. *PERSONAL AND ADVERTISING INJURY* LIABILITY** **NOTE: WHEN FORM LS-6 IS ATTACHED TO THIS POLICY, *PERSONAL AND ADVERTISING INJURY* LIABILITY IS DELETED FROM THIS POLICY FORM. REFER TO FORM LS-6 FOR A DESCRIPTION OF THE APPLICABLE COVERAGE.** 1. **WHAT *WE* PAY FOR** ***We*** pay on behalf of the ***insured*** for each ***occurrence*** of an offense resulting in ***personal and advertising injury*** arising from ***your business*** for which the ***insured*** is legally obligated to pay damages. Coverage is provided for an offense committed by the ***insured*** in the conduct of the ***insured's business***, provided the offense is committed in the coverage territory of the United States, during the policy period. This coverage is an extension of Coverage L and is subject to the each ***occurrence*** limit of liability and the aggregate limit of liability set forth in the Declarations. Any claims paid for ***personal and advertising injury*** will reduce the Coverage L each ***occurrence*** limit of liability and the available aggregate limit of liability. Refer to the General Liability Coverage form on ***your*** policy for additional ***terms***, exclusions and conditions. 2. **WHAT *WE* DO NOT PAY FOR** ***We*** do not pay for: a. Access or disclosure of confidential or personal information and ***electronic data*** related liability; b. Any knowing violation of the rights of another caused by or at the direction of an ***insured*** with the knowledge that it would violate the rights of another and inflict ***personal and advertising injury***; c. The willful violation of a penal statute or ordinance committed by, or with the knowledge or consent of any person or organization covered by this policy; d. Any criminal act by, at the direction of, or with	1. General Liability Coverage has been replaced with Personal And Advertising Injury Liability. The General Liability Coverage only stated the minimum $25,000 coverage limit afforded in the base LS-1 liability coverage form that would be attached to the policy. No coverage was given here and the coverage amounts can be stated in the Supplemental Declarations SF-622. This information is not necessary as an LS-1 will still be attached as a base liability form unless the insured chooses to upgrade. 2. Personal And Advertising Injury Liability was previously an optional coverage the insured could buy.	1. Clarification 2. Broaden

Old Language	New Language	Explanation of Proposed Changes	Impact
	the knowledge or consent of any person or organization covered by this policy; e. Any publication or utterance, in any manner, concerning any organization or ***business*** enterprise (or its products or services) made by, or at the direction of any person or organization covered by this policy, with knowledge of its falsity; f. Any publication or utterance, in any manner, arising out of oral or written publication of material whose first publication took place prior to the start of the policy period; g. Assumption by an ***insured*** in a contract or agreement for liability arising out of ***personal and advertising injury***. This does not apply to liability an ***insured*** would have had in the absence of the contract or agreement; h. Breach of contract by an ***insured***, except an implied contract to use the advertising idea of another in ***your*** advertisement; i. Failure of goods, products, or services to conform with any statement of quality or performance set forth in ***your*** advertisement; j. The wrong description of the price of goods, products or services in an advertisement; k. An offense by an ***insured*** in the ***business*** of media, advertising, broadcasting, publishing, or telecasting, website design, or an internet search, access, content or service provider; l. Electronic ***chat rooms***, ***bulletin boards***, ***gripe sites***, ***social media*** or other electronic forums that an ***insured*** hosts or owns, or has the control or authority to update; m. Arising out of the infringement of copyright, patent, trademark, trade secrets or other intellectual property rights by an ***insured*** but other intellectual property rights do not include the use of another's advertising idea in ***your*** advertisement; n. The unauthorized use of another's name or product in ***your*** e-mail address, domain name or metatags or tactics of a similar nature to mislead another's potential customers; o. Recording or distribution of material or information in violation of law including any federal, state, or local statute, ordinance or regulation, including any amendment thereto, that prohibits or limits the printing, production, dissemination, disposal, collecting, recording,		

Old Language	New Language	Explanation of Proposed Changes	Impact
	sending, transmitting, communicating or distribution of material or information; or p. ***Cyber bullying***.		