Old Language	New Language	Explanation of Proposed Changes	Impact
WHAT *WE* PAY FOR Coverage A (Loss Inside ***Premises***) pays for ***loss*** of ***money*** or ***securities*** by the actual destruction, disappearance or wrongful abstraction of ***money*** or ***securities*** within the ***premises*** or within any banking ***premises***. Also ***loss*** of other property by ***safe burglary*** or ***robbery*** within the ***premises*** and for ***loss*** of a locked cash drawer. Coverage B (Loss Outside ***Premises***) pays for ***loss*** of ***money*** or ***securities*** by the actual destruction, disappearance or wrongful abstraction of ***money*** or ***securities*** thereof outside the ***premises*** while being conveyed by a ***messenger*** or while within the living quarters in the home of any ***messenger***. **WHAT *WE* DO NOT PAY FOR** ***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***, 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. 3) ***loss*** of manuscripts, books of account or records. **DEFINITIONS—**The following definitions apply to this policy; ***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 portion of any building at a location designated on the Declarations page which is occupied by ***you*** in conducting ***your business***.	**DEFINITIONS** The following definitions apply to this policy form: 1. ***Messenger*** means any agent who has been authorized to have care, custody or control of ***your*** property. 2. ***Robbery*** means the unlawful taking of covered property from the care, custody or control of a person against their will using violent force or intimidation. 3. ***Safe burglary*** means the unlawful removal of covered property from a safe or vault located on the ***insured premises***. The safe or vault must be equipped with a locking mechanism and have visible evidence of forcible entry. **WHAT *WE* PAY FOR** A. Loss On The ***Insured Premises*** ***We*** pay up to the Amount of Insurance shown in the Schedule for loss of ***money*** and ***securities*** by the actual destruction, disappearance or ***theft*** on the ***insured premises***, or within a bank or savings institution. Also included is loss of covered property due to ***safe burglary*** and ***robbery*** on the ***insured premises***. B. Loss Off The ***Insured Premises*** ***We*** pay up to the Amount of Insurance shown in the Schedule for loss of ***money*** and ***securities*** by the actual destruction, disappearance or ***theft*** off the ***insured premises*** while in the care, custody or control, or within the living quarters of a ***messenger***. **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 made less restrictive 2. Definitions for Robbery and Safe Burglary rewritten. 3. Definitions for Money and Securities are now in the SF-20 and do not need to be repeated. 4. Definitions for Premises, Custodian, and Loss are not being used in this new forms series. 5. What We Pay For - Both A. and B. now include coverage for theft, defined in the SF-20 as "any act of stealing". 6. What We Do Not Pay For - 2, 3, 5, 6, 7 and 9 are newly introduced. 7. What We Do Not Pay For - 1, 4 and 8 are derivatives from the previous edition.	1. Broadening 2. Clarification 3. Clarification 4. Clarification 5. Broadening 6. Restriction 7. Clarification

Custodian*-**means ***you, a partner, an officer or any authorized employee who has care and custody of the insured property within ***your premises***. Anyone acting as a watchman, porter or janitor is not a ***custodian***. ***Messenger*-**means ***you***, a partner, an officer or any authorized employee who has care and custody of the insured property outside ***your premises***. ***Robbery*-**means the taking of insured property by violence or threat of violence. ***Safe Burglary*-**means the illegal removal of ***your*** insured property from within a vault or safe. The vault or safe must be equipped with a combination lock and located on the ***premises***. Force or violence must be used to enter the vault or safe leaving visible marks at the place of entry. ***Loss*-**includes damage. ***Burglary*-**means the illegal removal of ***your*** insured property from ***your premises*** by a person who enters or exits ***your premises*** using actual force and violence. The force and violence must leave marks at the place of entry or exit.	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; or 9. Loss caused while there is any change in the condition of the risk, subject to ***your*** control, that increases loss exposure.		