Old Language	New Language	Explanation of Proposed Changes	Impact
WHAT *WE* COVER ***We*** cover the items scheduled below for the limit of insurance shown: **SCHEDULE** 1. antennas (outdoor), satellite antennas, their lead-in wiring, accessories, masts and towers; 2. awnings, canopies or their supports; 3. fences; 4. personal property in apartments or rooms furnished by the ***insured*** as landlord; 5. trees, plants, shrubs and lawns; 6. windmills, wind pumps, crop silos or metal smokestacks. 7. other ***Business*** Property (DESCRIBE)	**SCHEDULE** 1. Antennas (outdoor), satellite antennas, their lead-in wiring, accessories, masts, towers, dish receivers and cable television receptors 2. Fences 3. Pools, piers, docks, wharves, bulkheads, seawalls, pilings and pilasters 4. Retaining walls 5. Silos 6. Solar panels, any related solar electrical generating fixtures, machinery and equipment not affixed to or forming a part of a building or structure 7. Wind turbines, windmills, wind pumps, metal smokestacks and utility poles 8. Other-Describe below and state if Coverage A-Building or Coverage B-*Business* 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 a covered cause of loss in the Causes of Loss Form indicated.	1. Schedule – List now follows items stated in the SF-20 as not covered unless specifically scheduled. 2. Schedule – Added new categories for dish receivers and cable television receptors. 3. Schedule – 2 on old form removed as these no longer need to be scheduled, included as part of Coverage A-Building in SF-20. 4. Schedule – 4 on old form removed because the SF-20 would cover furniture and fixtures under Coverage B and items used for maintenance are considered Coverage A. 5. Schedule – 5 on old form removed due to coverage being available in Incidental Coverage in the SF-20 for Outdoor Property. 6. Schedule – 6 on new form are all new categories. 7 on new form adds wind turbines and utility poles. 7. Schedule – 8 on new form now allows adding of Coverage A. 8. Grant of coverage now makes references to the Causes of Loss Form which would indicate which perils are insured for each category.	1. Clarification 2. Broadening 3. Broadening 4. Broadening 5. Broadening 6. Broadening 7. Broadening 8. Clarification