Old Language	New Language	Explanation of Proposed Changes	Impact
WHAT *WE* PAY FOR ***What We Cover:*** ***We*** cover the property described below: ***Additionally Acquired Property:*** ***We*** cover up to 30 days any additionally acquired property for not more than 25% of the limit of insurance shown in this form. ***Replacement of Scheduled Property:*** ***We*** cover any replacement of scheduled property for not more than the actual cash value of the item at the time of loss. The limit of insurance shown for the scheduled property that has been replaced applies to the replacement property. ***What We Cover Against:*** ***We*** cover the described property against risk of direct physical loss by a cause of loss covered in this policy. **WHAT *WE* DO NOT PAY FOR** ***We*** do not cover loss caused by: 1) dampness or extremes of temperature; 2) any refinishing, renovating or repairing process; 3) mechanical breakdown or faulty manufacture; 4) rust, fouling or explosion of firearms; 5) theft from any unattended vehicle (other than while in the custody of a common carrier). ***We*** do, however, cover such theft if there is visible evidence that the entry was forced into a securely locked conveying vehicle. 6) breakage, marring, scratching, tearing or denting unless caused by: fire, lightning, aircraft, windstorm, explosion, vandalism, theft, attempted theft, riot, strike, collapse of building or accident to a conveying vehicle; 7) any dishonest act by an ***insured***, ***insured's*** employee(s), or persons (other than common carriers) entrusted with the property; 8) insects, vermin or other animals; 9) wear and tear; 10) earthquake and flood. The policy provisions pertaining to ***How Much We Pay For***	**WHAT *WE* PAY FOR** ***We*** pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to the scheduled property resulting from a covered cause of loss in the Causes of Loss Form indicated. **ADDITIONAL COVERAGES** These Additional Coverages do not increase the Amount of Insurance. 1. **Newly Acquired Property** ***We*** cover up to 30 days following its acquisition, any newly acquired property for not more than 25% of the Amount of Insurance shown in the Schedule. 2. **Replacement Of Scheduled Property** ***We*** cover any replacement of scheduled property up to the Amount of Insurance shown in the Schedule.	1. Grant of coverage now makes references to the Causes of Loss Form that would dictate if a covered loss has occurred. 2. Additionally Acquired Property and Replacement Of Scheduled property moved to a new category called Additional Coverages. 3. Removed What We Do Not Pay For provision because the exclusions in the underlying causes of loss form would apply. 4. Modification not needed to How Much We Pay For Loss Or Claim as the same section in the General Policy Provisions would apply.	1. Clarification 2. Clarification 3. Clarification 4. Clarification

Loss or Claim are modified as follows: ***We*** do not pay a greater proportion of any loss than the limit of insurance for the item(s) bears to the actual cash value at the time of loss.			