Old Language	New Language	Explanation of Proposed Changes	Impact
WHAT *WE* PAY FOR Coverage B—loss of money, securities and other property by ***burglary*** within the living quarters in the home of the messenger named in the schedule or the substitute or successor of such messenger. ***We*** pay up to the limit of insurance shown in the schedule. ***DEFINITION***-The following definition applies to this policy: ***Burglary***-means the illegal removal of insured property from the living quarters in the home of the messenger by a person who enters or exits the living quarters in the home of the messenger using actual force and violence. The force and violence must leave visible marks at the place of entry or exit.	**WHAT *WE* PAY FOR** The following has been added to What ***We*** Pay For: ***We*** pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to ***money***, ***securities*** and other covered property resulting from ***theft*** within the living quarters of the ***messenger*** shown in the Schedule, or the authorized substitute or successor of such ***messenger***. This coverage only applies when there is visible evidence of ***theft*** by forcible entry or exit to such living quarters.	1. What We Pay For - Now providing theft coverage instead of burglary. In the SF-20 Theft is defined as "any act of stealing". In the SF-62 Burglary is defined as "the unlawful removal of covered property from the insured premises when there is visible evidence of forcible entry or exit". 2. Definition for Burglary removed as it's already in the SF-62. Does not need to be repeated here.	1. Broadening 2. Clarification