| Old Language | New Language | Explanation of Proposed Changes | Impact |
|---|---|---|---|
| **WHAT *WE* PAY FOR**<br>***We*** will pay up to the amount of insurance shown above (in excess of the deductible) for loss of business income or extra expense, when applicable, at the scheduled premises caused by physical damage to off premises power generation equipment. The interruption of business or extra expense must result from direct damage by covered causes of loss to generating plants, substations, transformers or other similar equipment which furnishes electricity, steam or gas to the premises shown above. | **WHAT *WE* PAY FOR**<br><br>***We*** pay up to the Amount of Insurance shown in the Schedule, to extend ***your*** time element coverages applicable to any business income or ***additional expense*** loss resulting from an interruption of power, communication, water or other utility services supplied to the ***insured premises***. The interruption must be caused by accidental direct physical loss or damage resulting from a covered cause of loss to the power, communication, water or other utility services. This coverage does not include interruption resulting from damage to transmission lines unless shown in the Schedule.<br><br>The Coinsurance provision in the General Policy Provisions does not apply to the coverage provided by this endorsement. Any coinsurance requirement contained in the applicable time element coverage would apply to this Utility Services Interruption endorsement.<br><br>**WHAT *WE* DO NOT PAY FOR**<br><br>1. ***We*** do not pay for:<br>a. ***Electronic data***; or<br>b. ***Media***. | 1. What We Pay For – now provides coverage for interruption of power, communication, water or other utility services.<br><br>2. What We Pay For – Interruption must be caused by accidental direct physical direct loss to the power, communication, water or other utility services.<br><br>3. What We Pay For – Coinsurance provision in the General Policy Provisions does not apply to this coverage, but there may be an applicable coinsurance requirement for time element coverage in the policy.<br><br>4. What We Do Not Pay For – Exclusions added. Previously, however, there was no coverage in the policy for electronic data. | 1.Broadening<br><br>2.Clarification<br><br>3. Clarification<br><br>4. Restriction |