

Comparative summary of **DP 01 NC 02 23** vs. **DP 1 NC 07 80**, focusing on the major differences and whether they **broaden**, **restrict**, or **clarify** coverage:

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◆ **1. Form Structure and Source**

| Item         | DP 1 NC 07 80   | DP 01 NC 02 23   | Effect                                   |
|--------------|---|--|--|
| Origin       | North Carolina Rate Bureau Dwelling Property 1 (Basic Form) | American Association of Insurance Services (AAIS) Basic Form   | —  |
| Organization | 8 pages, simpler layout                                     | 22 pages, modern AAIS format with expanded definitions, incidental coverages, exclusions, and conditions | <b>Clarification &amp; modernization</b> |

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◆ **2. Definitions**

| Key Change             | 1980 Form              | 2023 Form  | Effect   |
|------------------------|------------------------|--|--|
| New defined terms      | Only basic “you”, “us” | Adds “fungi,” “pollutant,” “hovercraft,” “motorized vehicle,” “terms,” etc.  | <b>Clarification</b> (more precision in scope of loss sources) |
| “Pollutant” definition | Not defined            | Explicitly defines pollutants including sound, EM fields, radioactive matter | <b>Restriction</b> (excludes more loss causes)                 |
| “Fungi”                | Not addressed          | Defined  | <b>Restriction</b> (used in fungi/mold exclusion)              |

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◆ **3. Coverages A–C**

| Coverage                              | DP 1 NC 07 80   | DP 01 NC 02 23  | Effect                                       |
|---------------------------------------|---|---|--|
| <b>Coverage A – Dwelling</b>          | Dwelling, attached structures, materials/supplies                 | Adds “built-in components,” “fixtures,” and limited coverage for tools/equipment/motorized service vehicles   | <b>Broadening</b>                            |
| <b>Coverage B – Other Structures</b>  | Separate structures (not used for business)                       | Recast as “Private Structures,” adds explicit exclusions for certain commercial/farming uses but allows storage of insured’s own property if not fuel | <b>Clarification with limited broadening</b> |
| <b>Coverage C – Personal Property</b> | Usual household property; excludes money, vehicles, animals, etc. | Similar core; clarifies use of “motorized vehicle” definition and extends incidental coverages separately   | <b>Clarification</b>                         |

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#### ◆ 4. Incidental / Additional Coverages

| Item   | 1980 Form  | 2023 Form  | Effect                    |
|--|--|--|---------------------------|
| Debris removal, reasonable repairs, property removed | Simple incidental coverages (short duration, low limits) | Expanded list: debris removal, fire dept service charge (\$500 limit), tenant's improvements, ordinance/law, reasonable emergency measures, etc. | <b>Broadening overall</b> |
| Tenant's Improvements                                | 10 % of Coverage C                                       | Defined separately, removes arbitrary % and clarifies scope  | <b>Clarification</b>      |
| Reasonable Repairs                                   | "Necessary repairs to protect property"                  | Becomes "Reasonable Emergency Measures," includes some permanent repairs   | <b>Broadening</b>         |

#### ◆ 5. Perils Insured Against

| Aspect                    | 1980  | 2023  | Effect  |
|---------------------------|---|---|---|
| Basic Perils              | Fire, lightning, internal explosion; optional EC (extended coverage perils) | Fire, lightning, internal explosion (retained), but exclusions and causation clarified in more detail   | <b>Clarification</b>                              |
| Water, War, Nuclear, etc. | Brief exclusions  | Expanded and explicit exclusions for water, fungi, pollutants, governmental action, power failure, etc. | <b>Restriction</b><br>(more specified exclusions) |
| Anti-concurrent causation | Not present   | Included ("regardless of cause or event contributing to loss")  | <b>Restriction</b>                                |

#### ◆ 6. Loss Settlement & Conditions

| Provision       | DP 1 NC 07 80          | DP 01 NC 02 23  | Effect                             |
|-----------------|------------------------|---|------------------------------------|
| Loss Settlement | Actual Cash Value only | Retains ACV, but adds more detail and optional replacement-cost treatment via endorsement | <b>Clarification</b>               |
| Proof of Loss   | 60 days after request  | Same timeframe, adds disaster-declaration extension (per NC law)                          | <b>Broadening</b><br>(time relief) |

| Provision               | DP 1 NC 07 80   | DP 01 NC 02 23   | Effect                                    |
|-------------------------|---|--|---|
| Appraisal Clause        | Simple  | Adds limits—cannot interpret terms or causation                                    | <b>Restriction</b>                        |
| Misrepresentation/Fraud | Applies to insured only                                   | Applies even if other insureds innocent  | <b>Restriction</b>                        |
| Cancellation/Nonrenewal | 10–30 day notice depending on reason                      | 5-day notice for cancellation, 30-day for nonrenewal, modernized to allow e-notice | <b>Clarification</b>                      |
| Liberalization          | Automatically broadens within 60 days if no added premium | Retained but limits apply if change both broadens & restricts coverage             | <b>Restriction</b><br>(slightly narrower) |

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#### ◆ 7. Form Wording & Legal Provisions

- Adds **Conformity with Law, Assignment (pre- and post-loss), and No Benefit to Bailee** clauses → **Clarification**
  - Adds **Inspections** clause → **Clarification**
  - Expands **Subrogation** and **Mortgage Clause** → **Clarification**
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#### ◆ Overall Impact Summary

| Category                                     | Overall Direction  |
|--|--|
| Definitions & Structure                      | Clarification & modernization  |
| Property Coverages                           | Slight Broadening (tools, emergency repairs)                         |
| Exclusions & Causation                       | Restriction (adds fungi/pollutant, anti-concurrent-cause wording)    |
| Conditions & Procedures                      | Clarification with some Restriction (appraisal, fraud)               |
| Regulatory Conformity & Consumer Protections | Broadening (disaster extensions, inspection rights, notice handling) |