

Here is a detailed comparison between DP03NC0223 (AAIS 2023 North Carolina Special Form) and FL003e10 (AAIS Special Form Ed. 1.0), highlighting major differences and whether they represent a **Broadening, Restriction, or Clarification** of coverage.

Overview

Feature	DP03NC0223 (2023)	FL003e10 (Ed. 1.0)	Effect
Jurisdiction/Edition	North Carolina specific (2023)	Generic national form	Clarification
Structure	More detailed structure (Definitions, Principal, Incidental Coverages, Perils, General Exclusions, Conditions, etc.)	Similar structure, fewer subclauses	Clarification
Terminology	Uses quotation marks around defined terms ("you", "limit", "motorized vehicle")	Uses boldface for defined terms	Clarification
Modern Definitions Added	Adds “Fungi,” “Hovercraft,” electromagnetic “Pollutant” definitions	Lacks these newer environmental and technological terms	Broadening (scope clarity on exclusions)

Section-by-Section Comparison

1. Definitions

- DP03NC0223 expands definitions:
 - Adds *“fungi”*, *“hovercraft”*, electromagnetic pollution, and “pollutant” to include *electromagnetic particles* and *sound*.
 - Defines “terms” and “declarations” more explicitly.
- FL003e10 omits “hovercraft” and has simpler “pollutant” and “motorized vehicle” definitions.

Impact:

➔ *Clarification and Modernization* — more precise definitions, not necessarily changing coverage intent, but clarifying and broadening context for exclusion enforcement.

2. Coverage A – Dwelling

- DP03NC0223 includes:
 - *Tools and motorized vehicles* used to service the property (if not road-registered).
 - Expanded list of covered materials and attached components.
- FL003e10 similar but less explicit on conditions for service equipment.

Impact:

- ➔ *Clarification* — adds specificity; no material change in coverage amount.
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3. Coverage B – Private/Related Structures

- DP03NC0223 excludes structures used for *commercial, manufacturing, or farming* operations, but carves back an exception allowing storage of such property if owned by the insured and not containing fuel beyond small limits.
- FL003e10 broadly excludes all structures used for business purposes.

Impact:

- ➔ *Broadening* — DP03NC0223 allows limited storage of business property that was previously excluded.
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4. Coverage C – Personal Property

- DP03NC0223 adds modern exceptions and items not covered:
 - Excludes *hovercraft, electronic data, and electromagnetic pollutants*.
 - Clarifies off-premises limitation (10% of limit, with exceptions for temporary removal and new principal residence).
- FL003e10 lacks these newer exclusions, but provides small sublimits (e.g., \$200 money, \$1,000 securities).

Impact:

- ➔ *Restriction and Clarification* — introduces new exclusions for modern risks (hovercraft, data), tightening scope slightly but clarifying intent.
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5. Coverage D – Additional Living Costs & Fair Rental Value

- DP03NC0223 specifies “two weeks” of coverage for civil authority prohibiting use due to neighboring premises loss, same as FL003e10 but explicitly extends this to *civil authority orders* without limiting to policy period.

Impact:

- ➔ *Clarification* — time periods unchanged but phrasing modernized.
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6. Incidental Coverages

Major Changes:

Item	DP03NC0223	FL003e10	Effect
Collapse	Defines “abrupt collapse” and limits to specific causes (decay, insects, weight, defective materials during construction)	Simpler; no “abrupt” definition	Clarification
Debris Removal	Adds pollutant exclusion within debris removal, and separate \$500 limit for fallen trees caused by named perils	25% of loss limit + 5% extension; simpler pollutant reference	Restriction (pollutant clause)

Item	DP03NC0223	FL003e10	Effect
Emergency Removal	Extends to include <i>mobile/manufactured home towing costs (\$500)</i>	\$250 towing limit	Broadening
Reasonable Emergency Measures	New section paying for measures to protect property from further damage	Not present	Broadening
Tenant's Improvements	Explicit coverage (10% of Coverage C limit)	Not specified	Broadening
Glass	Vacancy exclusion raised to 60 days	30 days	Broadening
Trees/Plants	Adds vehicle and peril definitions, limits apply per tree (\$500)	Same limit, fewer triggers	Clarification

7. Perils Insured Against

- **DP03NC0223** explicitly enumerates exclusions such as *pollutants, fungi, collapse, mechanical breakdown, corrosion, and tree roots*.
- **FL003e10** lists similar perils but less detailed; omits fungi, hovercraft, and electromagnetic pollution.

Impact:

➔ *Clarification and Minor Restriction* — adds detailed modern exclusions and conditions but preserves traditional peril coverage structure.

8. General Exclusions

- **DP03NC0223** mirrors FL003e10 but:
 - Expands pollutant language to include *electromagnetic* and *sound*.
 - Explicitly defines collapse, fungi, and seepage timelines (14 days).
- **FL003e10** shorter and broader (no timeframe or pollutant expansion).

Impact:

➔ *Clarification* — adds specificity to modern risks and time-based water exclusions.

Summary of Effects by Category

Category	Direction	Comment
Definitions & Terminology	Clarification	More precise and technology-inclusive
Coverage A	Clarification	Same intent, clearer language
Coverage B	Broadening	Allows limited business storage
Coverage C	Restriction/Clarification	Adds modern exclusions (hovercraft, data)

Category	Direction	Comment
Coverage D	Clarification	Slightly clearer timing for civil authority coverage
Incidental Coverages	Mixed (Broadening overall)	Adds emergency measures, tenant improvements, higher towing limit
Perils & Exclusions	Clarification	Detailed pollutant and seepage standards; some restriction on environmental perils

✔ **Overall Assessment:**

The transition from **FL003e10** to **DP03NC0223** primarily represents a **Clarification and Modernization** of the policy form, with several **targeted broadenings** (e.g., business storage, new incidental coverages) and **minor restrictions** (pollutants, electronic data).

It aligns more closely with modern ISO homeowner form language and North Carolina regulatory requirements, making coverage clearer and more administratively precise rather than materially more limited.

Would you like me to produce a **side-by-side table with page and section references** (for regulatory filing) next — matching the **exact headings and page numbers** between DP03NC0223 and FL003e10?

Excellent — I'll prepare a **side-by-side comparison table** showing:

- **Exact section headings**
- **Page references** from both forms (DP03NC0223 — 31 pp.; FL003e10 — ~15 pp.)
- Concise notes identifying **changes** and whether they reflect a **Broadening (B)**, **Restriction (R)**, or **Clarification (C)** of coverage.

Here is the draft regulatory-filing-style table [↴](#)

📄 **DP03NC0223 vs FL003e10 — Section-by-Section Comparison**

DP03NC0223 (AAIS 2023 NC Edition)	Page #	FL003e10 (Ed 1.0 Special Form)	Page #	Change Type	Comment / Regulatory Note
Agreement	1	Agreement	1	C	Language modernized (“subject to all terms”) – no coverage change.
Definitions	2	Definitions	2	C	Adds “Fungi,” “Hovercraft,” expanded “Pollutant” (includes EM fields & sound); clarifies

DP03NC0223 (AAIS 2023 NC Edition)	Page #	FL003e10 (Ed 1.0 Special Form)	Page #	Change Type	Comment / Regulatory Note
					“Declarations.” Modernization.
Property Coverages – Principal Coverages	2	Principal Coverages	3	C	Re-titled; identical structural role.
Coverage A – Dwelling / Residence	2–3	Coverage A – Residence	3	C	Adds explicit tools and equipment servicing property; clarifies attachments vs fence connections.
Coverage B – Private Structures / Related Private Structures	3–4	Coverage B – Related Private Structures	3–4	B	Allows storage of commercial/farming property owned by insured (if non-fuel ≤5 gal.); previously excluded entirely.
Coverage C – Personal Property	4–6	Coverage C – Personal Property	4–5	R / C	Adds exclusions for hovercraft, data, electronic signals; clarifies off-premises 10 % limit & new residence rule.
Coverage D – Additional Living Costs and Fair Rental Value	6	Coverage D – Additional Living Costs and Fair Rental Value	6	C	Adds explicit civil- authority two-week period (identical intent); clarifies lease termination non-coverage.
Incidental Coverages – Intro	6–7	Incidental Coverages – Intro	5	C	Terminology aligned (“additional insurance unless otherwise stated”).
Collapse	7	Collapse	8	C	Defines “abrupt collapse,” adds detailed causes; clarifies excluded property list.
Debris Removal	8	Debris Removal	8	R	Adds pollutant cleanup exclusion; retains extra 5 % limit but adds \$500

DP03NC0223 (AAIS 2023 NC Edition)	Page #	FL003e10 (Ed 1.0 Special Form)	Page #	Change Type	Comment / Regulatory Note
Emergency Removal	8–9	Emergency Removal	7	B	limit for tree removal vs flat 25 % allowance. Extends to mobile/manufactured homes; raises towing limit to \$500 (from \$250).
Fire Department Service Charge	9	Fire Department Service Charge	8	C	Same limit (\$500); adds municipality exception.
Glass or Safety Glazing Material (Breakage)	9	Glass Breakage	9	B	Vacancy threshold 60 days vs 30 days; adds earth-movement exception.
Reasonable Emergency Measures	9	— (no equivalent)	—	B	New coverage for costs to protect property from further damage.
Tenant’s Improvements	10	— (no equivalent)	—	B	New 10 % of Coverage C limit for tenant fixtures and alterations.
Trees, Plants, Shrubs, or Lawns	10–11	Trees, Plants, Shrubs, or Lawns	8	C	Same limit (\$500 each / 5 % Coverage A); adds explicit vehicle damage trigger.
Perils Insured Against – Coverages A & B	11–17	Perils Insured Against – Coverages A, B, C, D	7–9	C / R	Adds detail to freezing, water seepage (14-day rule), pollutant and collapse clauses; mirrors ISO HO modern format.
Coverage C Perils	14–16	Coverage C Perils	9–10	C	Parallel structure with expanded exceptions for off-premises loss.
General Exclusions	17–22	General Exclusions	9–11	C	Adds electromagnetic pollution and fungi references; specifies 14- day seepage limit.
What Must Be Done in Case of Loss	22	What You Must Do in Case of Loss	11	C	Minor wording alignment (“prompt notice,” retain property for inspection).

DP03NC0223 (AAIS 2023 NC Edition)	Page #	FL003e10 (Ed 1.0 Special Form)	Page #	Change Type	Comment / Regulatory Note
How Much We Pay for Loss	24	How Much We Pay for Loss or Claim	12	C	Organized identically; adds modern valuation phrasing.
Payment of Loss	27	Payment of Loss	13	C	No substantive change.
Conditions / Policy Conditions	28–31	Policy Conditions	14	C	Combines policy and state conditions; minor terminology update.
Farm Coverages (when applicable)	— (removed)	Separate Forms Section	14	C	Farm forms issued separately under AAIS DP series.

Summary by Type of Change

Type	Count of Sections	Overall Effect
Broadening (B)	5 (Private Structures, Emergency Removal, Reasonable Emergency Measures, Tenant Improvements, Glass Vacancy Period)**	Adds modern supplemental benefits (+minor limits).
Restriction (R)	1 (Debris Removal pollutant clause and data/hovercraft exclusions)	Tightens environmental and technology-related coverage.
Clarification (C)	15 sections	Language modernization, regulatory precision, no material coverage change.

Regulatory Summary Statement

DP03NC0223 updates and regionalizes the AAIS Special Form for North Carolina. It reflects AAIS 2023 national model language with modern risk references (e.g., fungi, pollutants, electromagnetic fields). The form **clarifies and modernizes** coverage intent while introducing **limited broadenings** (added incidental coverages and expanded allowances) and only **minor restrictions** related to pollutant cleanup and data/hovercraft exclusions.

Would you like this converted into a **formatted Excel or Word comparison table** (ready for filing as Exhibit or Form Comparison Summary)? I can generate that next.