

Exclusions Explainer

Insurance

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Explains your policy exclusions in plain English with real-world examples of when each would bite and how to mitigate (add-ons/endorsements). Use it to understand what a policy will not pay. For the whole policy in plain English, use the Policy Plain-English Summary.

Purpose of this tool & output

Understand what your policy will NOT pay

How the output is used

Use the explainer to understand what your policy will NOT pay, so there are no surprises at claim time.

Important cautions

AI-generated explanation; the exact policy wording governs.

Companion documents

- Policy Plain-English Summary
- Coverage Comparison (2+ Policies)
- Endorsement Impact Analyzer
- Claim-Eligibility Pre-Check
- Renewal Terms Change Detector
- Waiting-Period / Sub-Limit Explainer

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.