

# Waiting-Period / Sub-Limit 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 health-policy waiting periods and sub-limits in plain English and their impact on claims — room-rent caps, disease sub-limits and proportionate deduction. Use it to avoid nasty claim surprises. For the whole policy, use the Policy Plain-English Summary.

## Purpose of this tool & output

Decode health-policy fine print

## How the output is used

Use the explainer to decode health-policy fine print — waiting periods and sub-limits — before you rely on the cover.

## Important cautions

AI-generated explanation; policy wording governs.

## Companion documents

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

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.