

EXCLUSION DIFFERENCES

PolicyPro by Sapiens

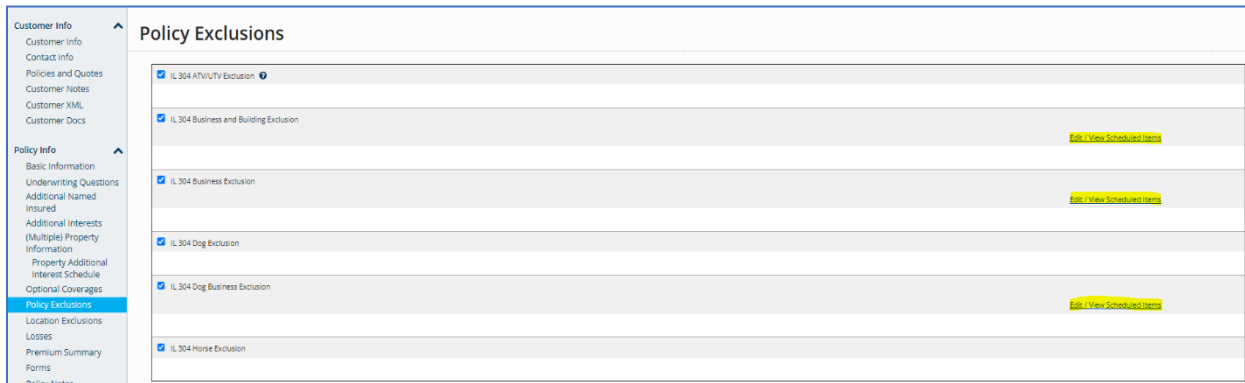


POLICY EXCLUSIONS vs LOCATION EXCLUSIONS

POLICY EXCLUSIONS

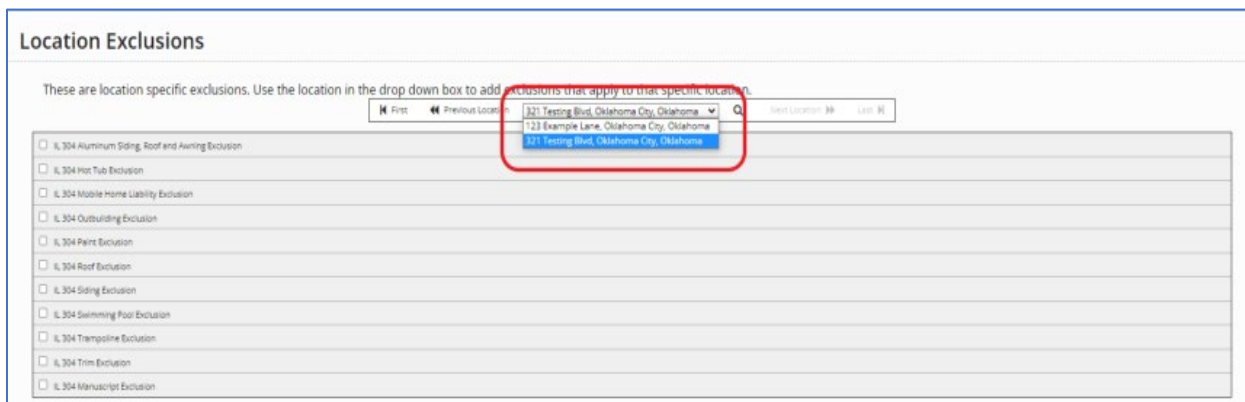
When a **Policy Exclusion** is selected, there will be no coverage provided for Personal Liability (Bodily Injury and/or Property Damage) and/or Medical Payments to Others for the entire policy. Some exclusions exclude coverage for specified structures as well.

- The **Policy Exclusions** can be found on the left side of the screen.
- Additional information is needed when certain exclusions are selected. These exclusions are **Business and Building Exclusion**, **Business Exclusion**, and **Dog Business Exclusion**.
 - To **edit** these exclusions simply click **Edit/View Scheduled Items** and fill in the required fields. Look at the help bubbles to get more details on what is needed.



LOCATION EXCLUSIONS

When a **Location Exclusion** is selected, there will be no coverage provided to that specific location. To select the **Location** to which the **Exclusion** applies, click the drop-down menu located at the top/middle of the **Locations Exclusions** page.



EXCLUSION DIFFERENCES

PolicyPro by Sapiens



- The exclusion may be for liability such as a **swimming pool** or **trampoline**, or it could be excluding coverage from a variety of perils such as **siding** and **paint exclusions**.
- A dwelling policy can have more than one location so the exclusion can be selected for one specific location.
 - (**Example:** A Landlord has two properties, Location 1 and Location 2, and the siding needs to be excluded on Location 1. By selecting IL 304 Siding Exclusion, it will only exclude the siding on Location 1 and not Location 2.
- When you select certain exclusions, additional information is required. These exclusions are **Aluminum Siding, Roof and Awning Exclusion, Outbuilding Exclusion, Paint Exclusion, Roof Exclusion, Siding Exclusion, and Trim Exclusion**. A **Manuscript Exclusion** can be created by the Underwriting Department upon Agent request.
- When **Aluminum Siding, Roof and Awning Exclusion, Paint Exclusion, Roof Exclusion, Siding Exclusion, and Trim Exclusions** are selected, the user has the option to exclude **ALL** or pick the specific slopes/elevations that need to be excluded.
 - Note: When **ALL** is selected, all other options are non-editable.
 - Remember: **Slope** is referring to the **roof**, and **Elevation** is referring to the **walls** of the structure.

* Description of Structure

* Slope

- All
- North
- South
- East
- West

* Description of Structure

* Elevation

- All
- North
- South
- East
- West

- If the **North slope** is excluded, then **ALL** roof surfaces that face to the North are excluded.
- If the **South slope** is excluded, then **ALL** roof surfaces that face to the South are excluded.

DESCRIPTIONS

It is important to remember that any **Description** entered into an open field will be printed on the Exclusion form. Therefore, it is important to be descriptive of the building with details, such as the **“30x60 Blue shed”**.