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.

Customer Info Customer Info Contact Info	Policy Exclusions
Policies and Quotes Customer Notes	S it. 34447WUTV bolation O
Customer XML	
Customer Docs	IL 104 Business and Building Exclusion
Policy Info	Ed. Vers Zheller lies
Basic Information	
Underwriting Questions Additional Named	2 II. 304 Business Exclusion
Insured Additional Interests	
(Multiple) Property Information	2 IL 344 Opg Excusion
Property Additional Interest Schedule	
Optional Coverages	C IL 344 Dog Business Beckulon
Policy Exclusions	EgyLVex Sondard Imms
Location Exclusions Losses	
Premium Summary	IL 304 Horse Evolution
Forms	
Policy Notes	

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.

These are location specific exclusions. Use the local		Accusions that apply to that specific location.			
	K First K Previous Locati	221 Testing Blvd, Oklahoma City, Oklahoma Q Reint Control 30 Last N 123 Example Lane, Oklahoma City, Oklahoma			
IL 304 Aluminum Siding, Roof and Awning Biclusion		321 Testing Bird, Oklahoma City, Oklahoma			
IL 304 Hot Tub Exclusion					
C 4.30 Movie Home Lability Educion					
L 304 Outbuilding Exclusion					
C 8, 304 Paint Exclusion					
C 1L 304 Roof Exclusion					
IL 304 Sking Exclusion					
L 304 Swimming Pool Exclusion					
IL 304 Trampoline Exclusion					
R. 304 Trim Exclusion					
IL 304 Manuscript Exclusion					

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- 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	* Description of Structure	
* Slope	* Elevation	
🗆 Ali		
North	North	
South	South	
East	East	
West	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**".