

PolicyIntelliHub Analysis Report

Document Name:	sample_insurance_policy.pdf
Analysis Date:	2025-06-28 02:20:25
Total Clauses Analyzed:	20
Report ID:	41645a63

Summary Statistics

Total Clauses	20
IRDAI Compliant	7 (35.0%)
High Risk Clauses	3 (15.0%)
Avg. Readability Improvement	18.5 points

Detailed Clause Analysis

Clause 1

Original: COVERAGE EXCLUSIONS The insurer shall not be liable for any loss or damage caused by war, invasion, act of foreign enemy, hostilities or warlike operations, whether war be declared or not, or caused d...

Plain English: ****Things We Don't Cover**** We will not pay for loss or damage caused by: * War, invasion, or acts by enemies. This includes fighting, even if war isn't officially declared. * Nuclear reactions, r

Compliance Score	100
Risk Level	High
IRDAI Compliant	Yes

Clause 2

Original: CLAIMS NOTIFICATION REQUIREMENTS Claims must be reported to the company within thirty (30) days of the occurrence of the loss, except where such notification is not reasonably possible due to circumst...

Plain English: Here's a plain English version of the insurance policy clause, designed to meet IRDAI readability standards: ****Tell us about a claim within 30 days of the loss.**** If you can't report it in time becau

Compliance Score	90
Risk Level	Medium
IRDAI Compliant	Yes

Clause 3

Original: The insured shall provide all necessary documentation as may be required by the company from time to time. 3.

Plain English: You must give us all the papers we need to process your claim. We may ask for these papers at different times.

Compliance Score	90
Risk Level	High
IRDAI Compliant	Yes

Clause 4

Original: INSURED'S DUTIES AFTER LOSS The insured shall take all reasonable steps to minimize the loss and preserve the property for inspection by the company's representatives.

Plain English: ****After a Loss: What You Need to Do**** If you have a loss, you must take steps to reduce the damage. Protect your property from further harm. Let us inspect the property so we can assess the damage.

Compliance Score	N/A
Risk Level	Medium
IRDAI Compliant	No

Clause 5

Original: The insured shall not, without the written consent of the company, make any admission, offer, promise, or payment in respect of any claim.

Plain English: Not available

Compliance Score	100
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Risk Level	N/A
IRDAI Compliant	Yes

Clause 6

Original: Failure to comply with this condition may result in denial of the claim, subject to the discretion of the company. 4.

Plain English: Not available

Compliance Score	N/A
Risk Level	N/A
IRDAI Compliant	No

Clause 7

Original: AUTOMATIC TERMINATION CONDITIONS This policy shall automatically terminate upon the sale, transfer, or disposal of the insured property unless prior written consent is obtained from the insurer.

Plain English: Not available

Compliance Score	N/A
Risk Level	N/A
IRDAI Compliant	No

Clause 8

Original: The premium shall be adjusted on a pro-rata basis upon such termination, provided that no claim has been made during the period of coverage. 5.

Plain English: Not available

Compliance Score	N/A
Risk Level	N/A
IRDAI Compliant	No

Clause 9

Original: MAXIMUM LIABILITY AND COVERAGE LIMITS The maximum liability of the company under this policy shall not exceed the sum insured as stated in the schedule, regardless of the actual value of the property ...

Plain English: Here's a plain English rewrite of the insurance policy clause, aiming for IRDAI readability standards: ****Our Promise to You: Coverage Limits**** The most we will pay is the sum insured listed in your

Compliance Score	N/A
Risk Level	N/A
IRDAI Compliant	No

Clause 10

Original: Any increase in the value of the property shall not automatically increase the coverage unless specifically endorsed. 6.

Plain English: Not available

Compliance Score	N/A
Risk Level	N/A
IRDAI Compliant	No