

PolicyIntelliHub Analysis Report

Document Name:	sample_insurance_policy.pdf
Analysis Date:	2025-06-28 14:29:31
Total Clauses Analyzed:	20
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Summary Statistics

Total Clauses	20
IRDAI Compliant	4 (20.0%)
High Risk Clauses	1 (5.0%)
Avg. Readability Improvement	15.3 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: We will not pay for loss or damage caused by: * War, invasion, or acts by enemies from other countries. This includes fighting, even if war is not officially declared. * Nuclear reactions, radiat

Compliance Score	90
Risk Level	High
IRDAI Compliant	Yes

Clause 2

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: Our maximum payout will not be more than the sum insured. The "sum insured" is on your policy schedule. This is the most we will pay, even if your loss is greater. All policy terms, conditions, and ex

Compliance Score	80
Risk Level	Medium
IRDAI Compliant	Yes

Clause 3

Original: MATERIAL MISREPRESENTATION CONSEQUENCES Any material misrepresentation, concealment, or fraud in relation to this insurance shall render the policy void ab initio, and the company shall not be liable ...

Plain English: If you give us false or misleading information, or hide important facts: * Your policy will be cancelled from the start. * We won't pay any claims. * This doesn't affect any other legal rights

Compliance Score	90
Risk Level	Medium
IRDAI Compliant	Yes

Clause 4

Original: SUBROGATION AND RECOVERY RIGHTS Upon payment of any claim hereunder, the company shall be subrogated to all rights of recovery which the insured may have against any party, and the insured shall execu...

Plain English: **Our Right to Recover Costs** If we pay a claim, we can take over your right to recover money from someone else. You must sign papers and help us get that money back. This helps us recover what we p

Compliance Score	90
Risk Level	Medium
IRDAI Compliant	Yes

Clause 5

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: Not available

Compliance Score	N/A
Risk Level	Medium
IRDAI Compliant	No

Clause 6

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	N/A
Risk Level	Medium
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	Medium
IRDAI Compliant	No

Clause 8

Original: DEDUCTIBLE PROVISIONS [PAGE_2] The insured shall bear the first amount of each and every loss as specified in the policy schedule as deductible.

Plain English: Not available

Compliance Score	N/A
Risk Level	Medium
IRDAI Compliant	No

Clause 9

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	Low
IRDAI Compliant	No

Clause 10

Original: DISPUTE RESOLUTION MECHANISM All disputes arising out of this policy shall be settled through arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as amended fr...

Plain English: Not available

Compliance Score	N/A
Risk Level	Medium
IRDAI Compliant	No