

# Understanding An Insurance Coverage



Understanding information mentioned in an insurance coverage document is important.

Commonly mentioned terms in insurance coverage documents are:

## Insurance Declarations Page

It states the person who is insured and the time period for which the insurance plan will provide coverage.

## Coverage

This page describes the specific insurance that is provided. It lists the subjects, damages and events that are covered.

## Exclusions

It describes the coverage limits that is things that are not covered. Buyers can buy extra coverage for some exclusions on additional premium.

## Conditions

This section tells about the responsibilities of the customer and the insurance provider like payment plans, etc.

## Limits

This explains how much the buyer will pay for particular losses throughout the time period of the insurance plan.

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