

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Insurance Company Name]

[Representative Name or Department]

[Address]

[City, State, Zip Code]

RE: Request for Clarification on Policy Exclusions and Limits

Policy Number: [Your Policy Number]

Insured Name: [Full Name on Policy]

Dear [Contact Person Name or Claims Department],

I am writing to formally request a detailed clarification regarding specific coverage limits and exclusions within my current insurance policy, referenced above.

After reviewing the policy documents, I require further explanation on the following points:

- **Specific Exclusions:** Please clarify the scope of the exclusion listed under [Section/Page Number] regarding [Specific Incident or Condition]. Does this exclusion apply if [Describe a specific scenario]?
- **Coverage Limits:** Regarding the [Type of Coverage, e.g., Personal Property] limit of [Dollar Amount], does this amount apply per occurrence or as an aggregate annual limit?
- **Sub-limits:** Are there any sub-limits applicable to [Specific Items or Services] that are not explicitly detailed in the main declarations page?
- **Definition of Terms:** Please provide a formal definition for the term "[Specific Term from Policy]" as used in the context of [Relevant Section].

I would appreciate it if you could provide this clarification in writing to ensure I have a complete understanding of my protection and any potential gaps in coverage. If there are any supplemental endorsements available to address these exclusions or increase these limits, please provide information on the associated costs.

I look forward to receiving your response within [Number of Days, e.g., 10] business days.

Thank you for your assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]