

Civil Liability Insurance Exclusions Explanation

Date: [Insert Date]

To: [Policyholder's Name]

Address: [Policyholder's Address]

Dear [Policyholder's Name],

We are writing to provide you with a comprehensive explanation regarding the exclusions that apply to your civil liability insurance policy (Policy Number: [Insert Policy Number]). Understanding these exclusions is crucial in managing your expectations and ensuring clarity regarding your coverage.

Exclusions Overview

Your policy is designed to cover various civil liabilities; however, certain exclusions are in place to protect against risks that are not covered under standard civil liability insurance. Below are the key exclusions:

- **Intentional Acts:** Any damages resulting from acts that are intentional or malicious in nature are not covered.
- **Contractual Liabilities:** Liability assumed under any contract or agreement, unless specifically stated in your policy, is excluded.
- **Employment Practices:** Claims related to wrongful termination, discrimination, or harassment in the workplace are not covered.
- **Pollution Liability:** Claims related to pollution or environmental damage are excluded from this policy.
- **Professional Services:** Liability arising from the performance of professional services (unless specified) is not covered.

How to Address these Exclusions

If you have concerns about specific incidents or believe you may require coverage that is not included in your current policy, please do not hesitate to reach out to our office. We can discuss potential endorsements or additional coverage options available for your needs.

Thank you for choosing [Insurance Company Name] for your insurance needs. We are here to assist you with any further questions you may have.

Sincerely,

[Your Name]

[Your Title]

[Insurance Company Name]

[Contact Information]