Applicable cover — file EW-2611

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

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Escape of water, home policy · fictional document

Fictional document — demonstration example

This document is produced by the Blue Lemon Agent website to illustrate what an AI agent hands to its users. The companies, matters, amounts and people in it are invented. It has no legal, accounting or commercial value.

Fictional document, produced for the demonstration. **Every item of cover carries its reference in the policyholder's contract, in the version in force ON THE DATE OF LOSS**, its excess, its limit and the document in the file that triggers it. **None is presented without those four elements.**

The contract used

Item	Value	Why it is checked
Standard contract	Home multi-risk, comfort tier	—
Applicable version	**The one in force on the date of loss**	**This point alone explains 3 of the 18 discrepancies found in the closed files: the contract had been amended between the loss and its examination**
The policyholder's endorsements	2, one of them on contents	An endorsement changes the limit without changing the name of the cover

The three items of cover that may apply

Cover	Reference in the contract	Excess · limit	Document that triggers it
Damage to the building	Clause 7.2 of the policyholder's contract	€150 · €45,000	**Photographs and repair quote — supplied**
Leak detection	Clause 7.4	€0 · €5,000	**Plumber's invoice — supplied**
Damage to contents	Clause 8.1, amended by the endorsement of 03/2025	€150 · €12,000	**Proof of value — MISSING, request sent**

An item of cover that no document supports is presented as such, together with the document missing to support it. It is neither ruled in nor ruled out: it is pending, and the handler can see what it depends on.

The exclusions to check

Exclusion	Element of the file that rules it out or does not	State
Clear lack of maintenance	Last year's boiler service invoice	**Ruled out**
Origin in the common parts	**In none of the documents in the file — established on site**	**Awaiting adjuster**
Damage predating inception	Inception date, six years earlier	Ruled out

The clause with two readings

Reading	Cover that would apply	What separates them	Document that would settle it

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Reading A — pipe embedded in the wall	Clause 7.4, no excess	**The position of the pipe in the wall**	**Adjuster's report**
Reading B — surface-mounted pipe	Clause 7.2, €150 excess	Same fact, two readings	Adjuster's report

Both readings are given, never smoothed into one. Smoothing would erase exactly the information the handler needs in order to decide — and would hide from them that a decision is being taken in their place.

What this moves inside the department

Measure	Before	After
Matching the contract and the cover	**40 % of handling time**	**8 %**
Calls on the 3 senior writers over the quarter	**380**	**61** — and those are the real ones: the ambiguous clauses, where their opinion is worth money

For the department to set

Items of cover whose contractual reference should be reviewed with the lawyer: _____

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isolation depends on the deployment mode set out in the quotation, no dedicated isolation being presumed; the encryption mechanisms in transit and at rest, their components and key management are those documented for the architecture chosen; roles and permissions are configured and accepted for the identities and systems actually connected; the events logged, their content, their retention period and who may access them are defined for the deployment chosen.