Excluded cover added by endorsement

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

Document issued on 09/11/2026

2 endorsements · 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 demonstration. **None of the three routes is applied.** All three commit the branch differently, and two of them mean contacting the client.

What the two documents say

Endorsement	What the schedule promises	What the wording says
A-2026-0217	Cover extended to electrical damage, no limit	**Excluded, cl. 7.4**
A-2026-0244	Cover extended to consequential business interruption	**Excluded, cl. 9.2**

A signed specific clause weighs heavily against a general exclusion. That is the reading a client, an ombudsman or a court reaches — and it governs, not yours. So the risk is not that the client is poorly informed: it is that the branch is committed to cover it never meant to sell.

Three routes, costed

Route	Effect	Estimated cost	Means contacting the client?
Stand behind it and price it	The cover is owed, the premium is adjusted at renewal	Premium +18% on the 2 policies	**Yes**
Put it right with a new endorsement	The cover goes, with the client's agreement	A goodwill gesture to allow for	**Yes**
Leave it and provision	The risk remains, costed and tracked	Provision to be estimated	**No**

> **The third route is the only one that requires no action.** That is what makes it tempting, and it is not what makes it good. It is presented alongside the other two, at the same level, so that it is a choice and not a slope.

What would be checked in future, on your approval

Trigger	Action	Recipient	The guarantee that comes with it
Endorsement adding cover the wording excludes	Flagged before signature	**The drafter**	**No block on entry**
Endorsement changing an excess	Check that it is carried into the summary table	The drafter	**No automatic correction**

A flag to the drafter and not a block: there are cases where the branch means to depart from the wording, and it must be able to — knowingly.

LINDBERGH FORMATION — Blue Lemon Agent — Companies register (RCS) Évry 817 946 114 —
Legal notice (in French): bluelemonagent.ai/mentions-legales

Request a demo with your own documents

This document is a fictitious example. To see the agent work on your own documents, request a demo from its page.

https://bluelemonagent.ai/en/entreprises/secteurs/agent-ia-banque-finance-assurance

---

Scope of this document: the service operated by Blue Lemon Agent. For an agent deployed at your premises, the applicable location is that of the architecture set out in the quotation and verified before commissioning; local execution is announced only for the configuration explicitly described and accepted in the quotation; the applicable 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.