USER MANUAL

Insurance Management

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1. Overview of Insurance Management App

The Insurance Management App provides a comprehensive platform to efficiently manage insurance policies, claims, agents, and associated workflows. The **Dashboard** offers an intuitive overview, displaying essential data on policies, claims, customers, agents, and categories through graphical representations, ensuring quick insights for effective decision-making.

The app enables administrators to **assign user roles** (e.g., manager or standard user), controlling access and permissions for streamlined security and management. Integration with **CRM & lead generation** features allows for seamless lead creation and client acquisition, boosting productivity and business growth.

Insurance policy details are easily accessible, encompassing coverage, terms, and conditions for clarity and transparency. **Document management** ensures efficient handling of insurance and claim-related documents, while **policy terms** can be customized to suit specific needs, including premium adjustments.

The app supports **agents and commissions** management, allowing for flexible compensation setups, whether based on fixed amounts or percentages. The **claims workflow** is simplified, from initiation to settlement, ensuring smooth processing.

Expired policy renewal is made convenient with pre-filled details, reducing manual effort. Additionally, the app provides features to **generate reports** in PDF format for easy sharing, viewing, and storage of data. **Reminder functions** ensure timely policy renewals, payments, and expirations, while **nominee details** can be added to policies, specifying relationships and entitlements.

Overall, the app offers an organized, efficient solution for insurance management, enhancing productivity and ensuring smooth policy handling.

2. Insurance Features

- Advance Dashboard (with all the stats)

  - The Dashboard provides an overview of policies, claims, customers, agents, and categories through intuitive graphical representations, offering quick insights and essential information for efficient monitoring and decision-making.

- User Roles

  - Assign roles such as manager or standard user on a per-user basis, enabling controlled access and permissions for streamlined administration and enhanced security.

- CRM & Lead Integrations

  - Generate leads directly through the insurance platform, simplifying the lead creation process for seamless and efficient client acquisition, enhancing productivity and driving business growth.

- Insurance Policy Details

  - Insurance policy details include comprehensive information such as coverage, terms, and conditions, clearly defining the specifics outlined within an insurance policy for better understanding and transparency.

- Documents Management

  - Easily manage insurance and claim-related documents, streamlining document handling for policies and claims to enhance organization, efficiency, and accessibility.

- Policy Terms

  - Effortlessly manage policy terms within insurance policies and customize premiums according to the specified terms, ensuring flexibility and alignment with client needs.

- Agents

  - Manage insurance agents and their commissions within agent contact details, streamlining the organization of agent-related information for efficient tracking and administration.

- Commissions

  - Easily manage insurance agent commissions, offering flexibility to set fixed amounts or percentages, ensuring accurate and efficient compensation handling.

- Complete claim settlement Workflow

  - Initiate claims effortlessly by stating the reason, submitting required documents, and generating settlement bills, ensuring a streamlined and efficient claims processing experience.

- Expired Policy Renew Options

  - Renew expired policies effortlessly with pre-filled details, streamlining the renewal process for enhanced convenience and efficiency while minimizing manual input.

- Insurance & Claim Reports

  - Generate insurance and claim reports in PDF format for easy sharing, viewing, and storing essential data, providing a convenient and organized way to access important information.

- Reminders

  - Set reminder days for policy renewals, payments, and expirations, ensuring timely management and helping adhere to important deadlines, preventing missed actions and ensuring smooth policy handling.

- Nominees Details

  - Add nominees to the policy, specifying their relationship to the policyholder and the percentage of entitlement, ensuring clear documentation of beneficiaries and their respective shares.

3. Dashboard

- The Dashboard provides an overview of policies, claims, customers, agents, and categories through intuitive graphical representations, offering quick insights and essential information for efficient monitoring and decision-making.
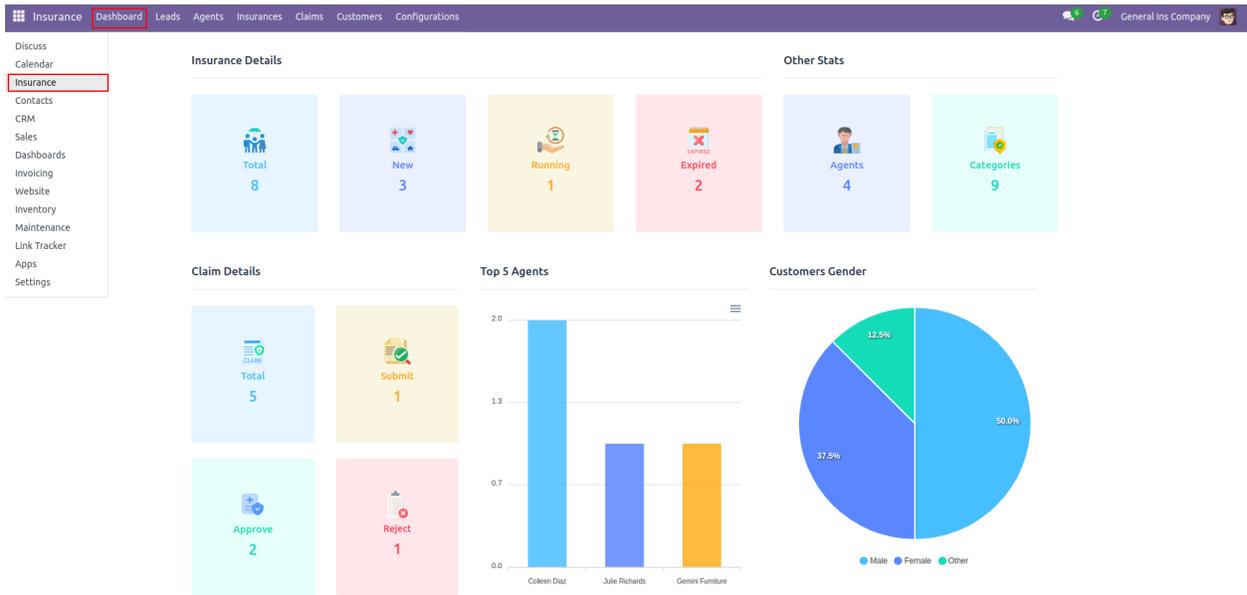
3. User Roles

- In user settings, select "**Insurance Manager**" to assign the appropriate role for managing insurance-related tasks and permissions.

5. Configurations

5.1. Policy Categories

- Some default insurance categories are visible, providing a predefined set of options for easy categorization and management.
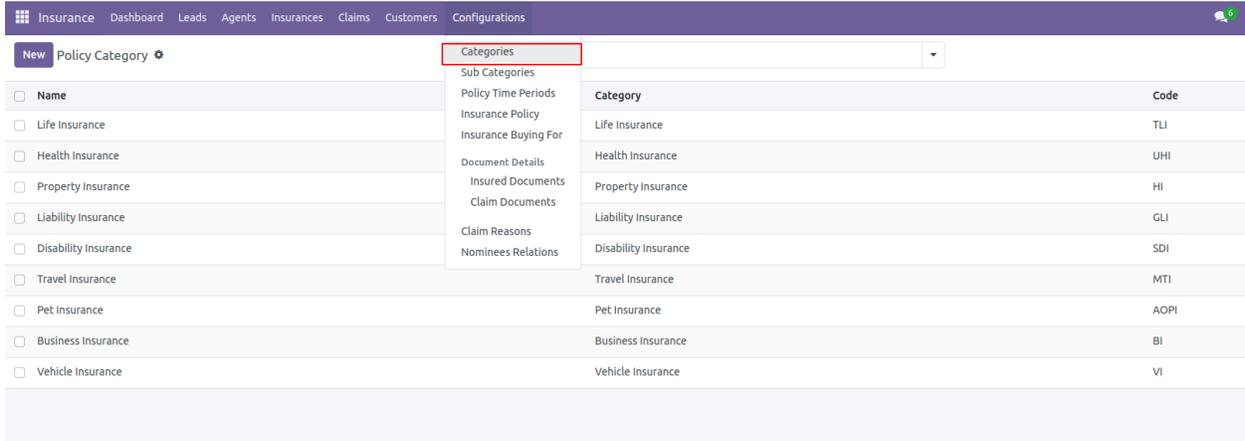
- Insurance category details include specific information such as category name, description, and associated policies for efficient organization and management.
- You can select a category, and the details for the selected category will be displayed. These details can then be modified according to the chosen category.

- In the insurance categories, such as **property insurance and vehicle insurance**, you have the option to add related category images for better visualization and organization.

5.2. Policy Subcategories

- By default, some policy subcategories are visible below, providing predefined options for easy selection and efficient policy organization.

- You have the option to create a new subcategory, select the related category, and choose the appropriate policy provider company for better organization and management.

5.3. Policy Time Periods

- You have the option to create a policy time period and manage the insurance duration in months, ensuring flexibility in policy management and coverage.

5.4. Insurance Policies
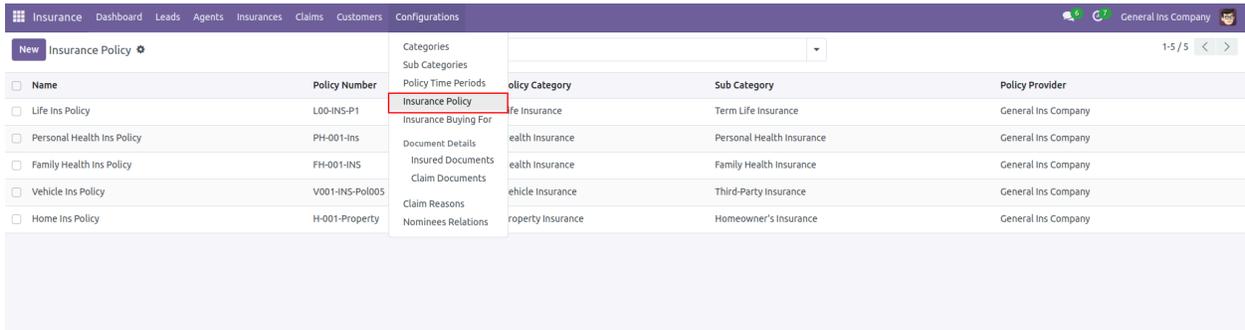
- You can create a new insurance policy by adding a policy number, selecting a policy category, and choosing a relevant subcategory. Based on the selected category, category-specific details will appear, allowing you to fill them, add the sum assured amount, and select necessary policy and claim documents.
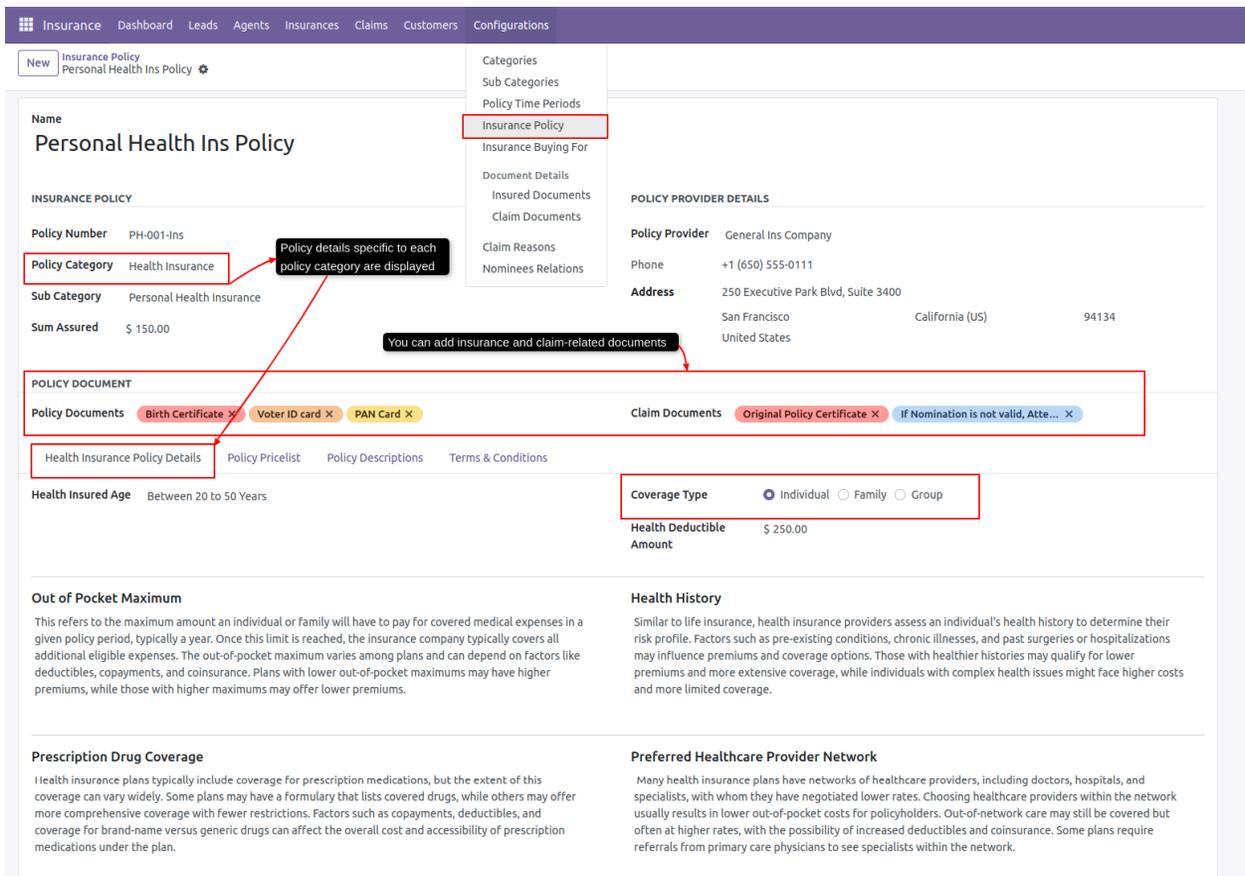
- In the policy price list tab, you can select different policy time periods and add the corresponding premium amounts, allowing for flexible pricing based on the chosen duration and ensuring accurate premium calculation for each policy term.

- You can manage and add descriptions related to the policy, providing detailed information for better understanding and clarity.

- You can add policy-related terms and conditions, ensuring clear documentation of the rules and guidelines associated with the policy.

5.5. Insurance Buying For

- Manage insurance buying details for different categories, ensuring organized tracking and streamlined processing of purchases based on category.

5.6. Document Details

5.6.1. Insured Documents

- A default list of insured documents is available, and you can add additional documents as needed for comprehensive coverage.

5.6.2. Claim Documents

- A default list of claim documents is provided, with the option to add additional documents for complete coverage and accurate processing.

5.7. Claim Reasons

● Default claim reasons are available, and you can add new claim reasons based on specific requirements for better customization.
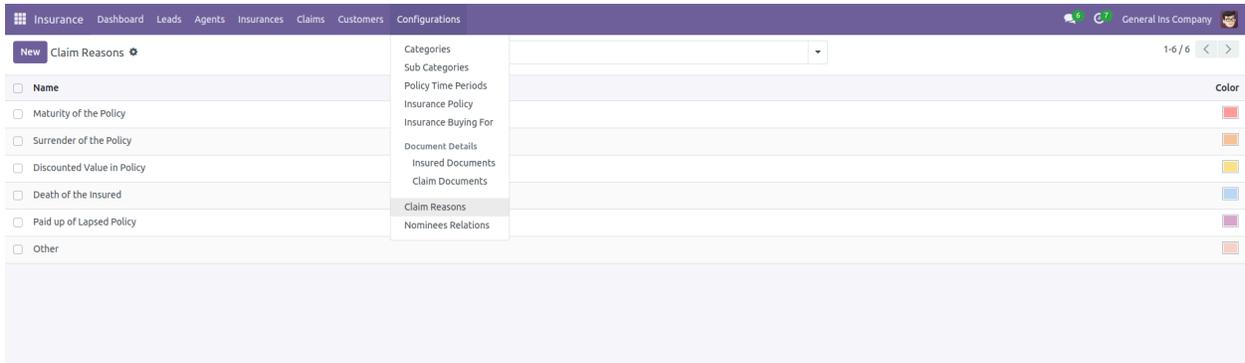
5.7. Nominee Relations

● A default list of nominee relations is available, and you can add new relations based on specific requirements for customization.
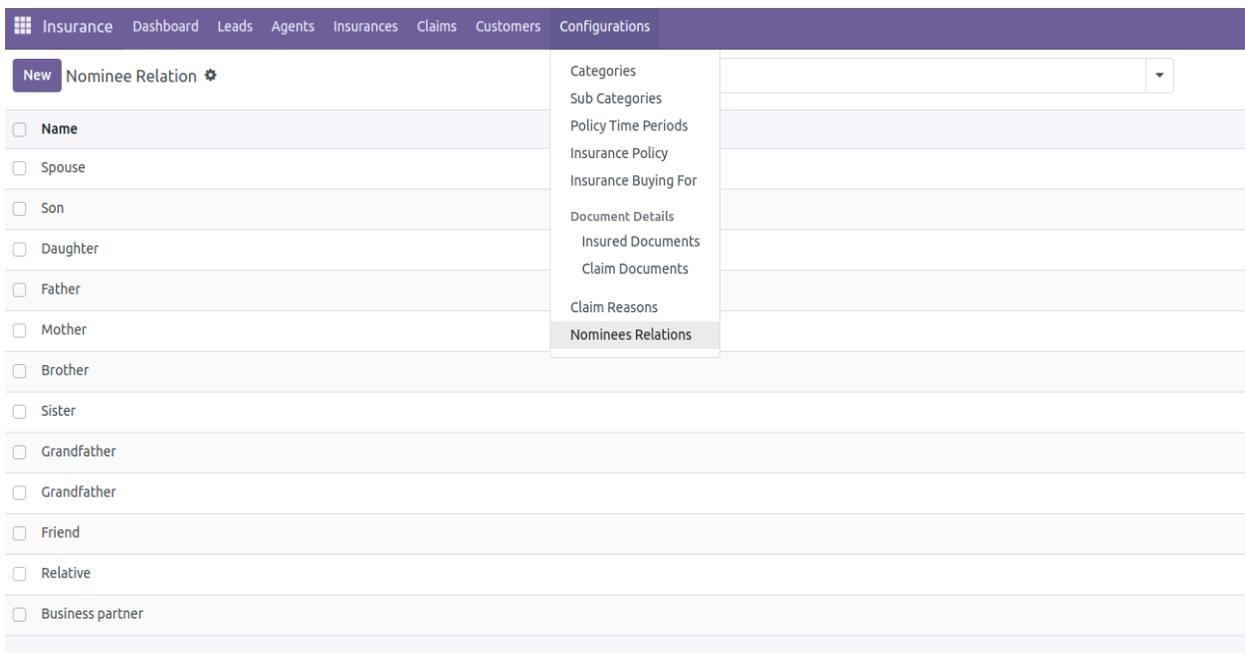
6. Website Quotation

- Details of a request for an insurance quote.
- Customers can login and add personal details such as name, phone, and email.
- Select date of birth, and age is automatically calculated based on it.
- Choose the policy provider, with policy categories available based on the selected provider.
- Select a category, then choose a subcategory based on the selected category.
- Add specific requirements in the notes section.
- Option to attach files is available.
- The "**Terms & Conditions**" option is available in the backend settings. Click '**Insurance Management**' and set the '**Terms and Conditions**' boolean to true.

- Click the submit button to finalize the request.
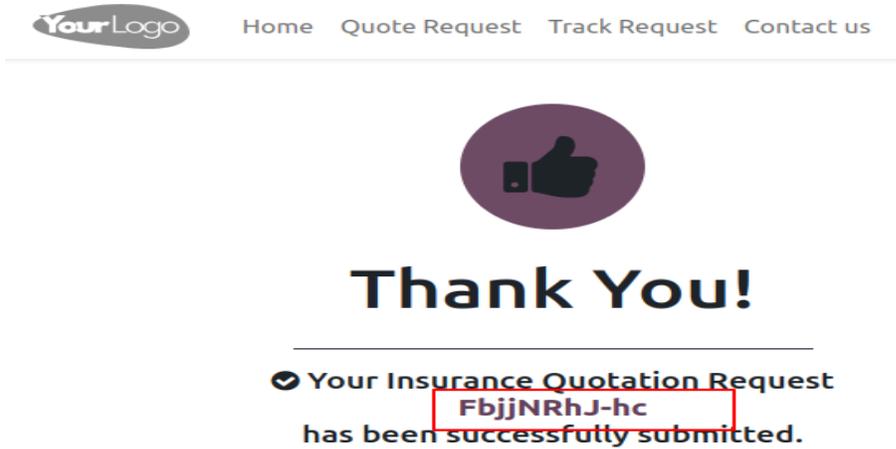
- A unique number is generated, allowing the customer to add the "**Track Request**" by entering this number to view the submitted quotation details.
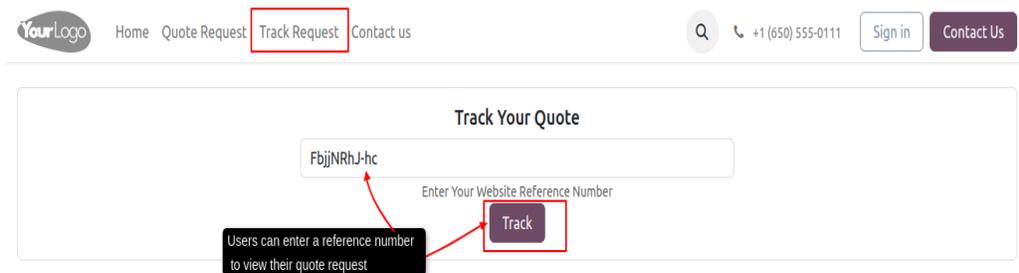
- Track request details allow customers to view the status and information of their submitted quotations using a unique tracking number.

Quote for - Life Insurance Quote Request

Reference Number: FbjjNRhJ-hc

Draft

Personal Information

Name: Brandon Freeman

Date of Birth: 05/02/2012 **Age:** 12 Years

Gender: Male

Phone: (355)-687-3262

Email: brandon.freeman55@example.com

Insurance Policy Details

Policy Provider: General Ins Company

Policy Category: Life Insurance

Sub Category: Term Life Insurance

Additional comments or questions

Life insurance is a contract between an individual (the policyholder) and an insurance company, where the insurer promises to pay a designated beneficiary a sum of money (the death benefit) upon the death of the insured person. In exchange, the policyholder pays premiums either regularly or as a lump sum. The purpose of life insurance is to provide financial protection and peace of mind, ensuring that the beneficiaries will have financial support in the event of the policyholder's death.

Tracking

These are Estimate Tracking Details

2024-05-15

Quotation request for Life Insurance Quote Request successfully submitted

Terms & Conditions

7. Agents
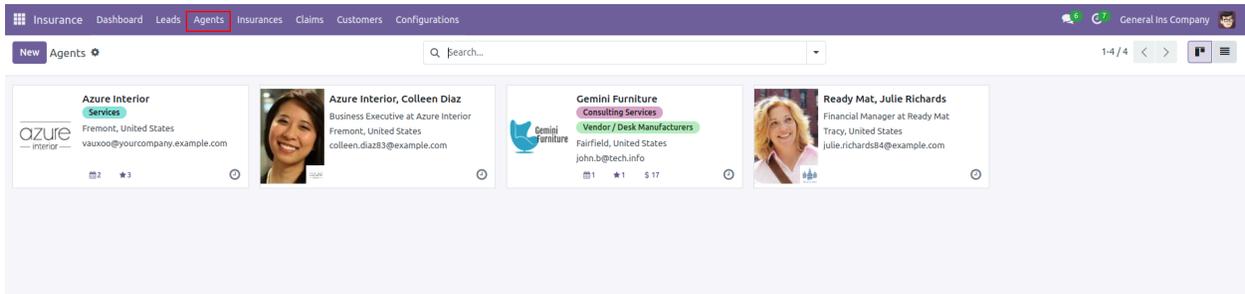
- Users can manage agents by setting the **'Agent'** boolean to true. Once enabled, the insurance tab becomes visible, showing the insurances created by the agent. Additionally, the upper smart button displays all commission bills related to the agent.
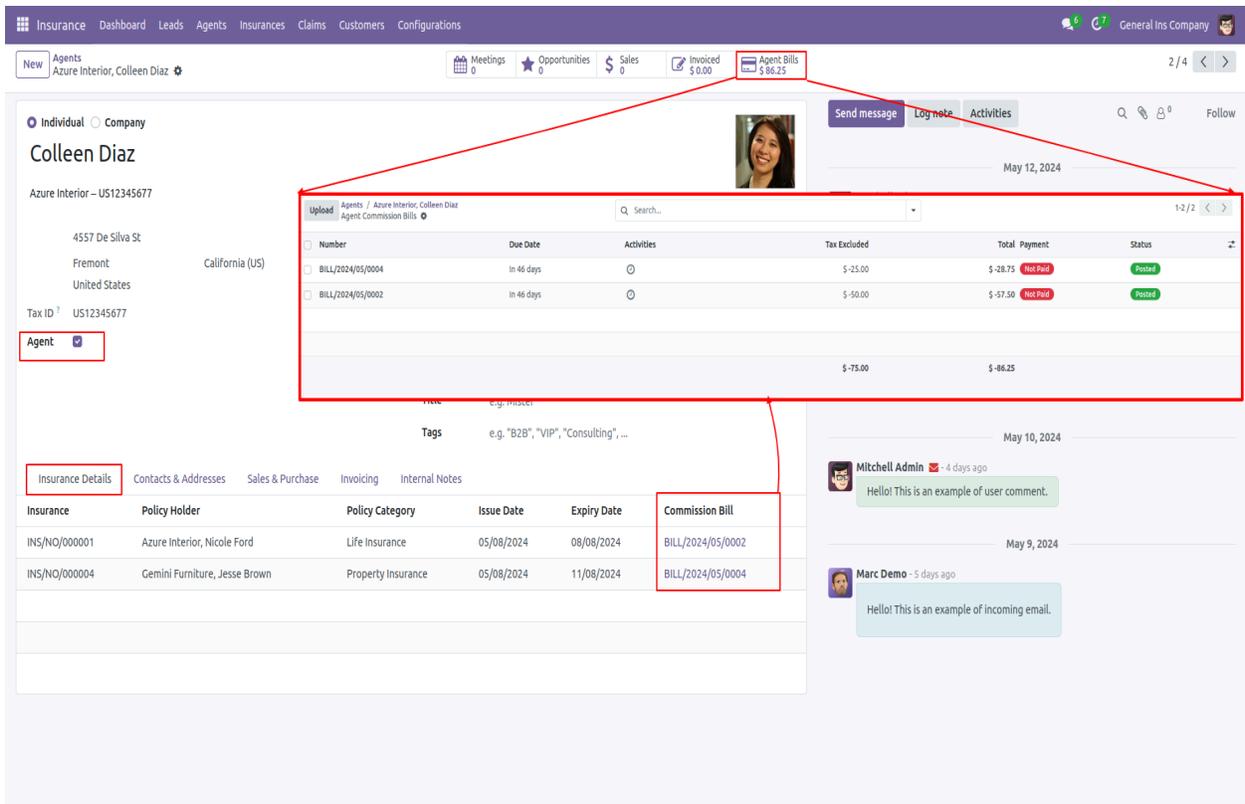
8. Leads

8.1. Requests

- All customer leads are visible, with the option to create leads either directly from the website or through the backend for efficient management.

- Lead request details provide information on customer inquiries, including contact information, requirements, and source, helping to track and manage potential sales opportunities effectively.
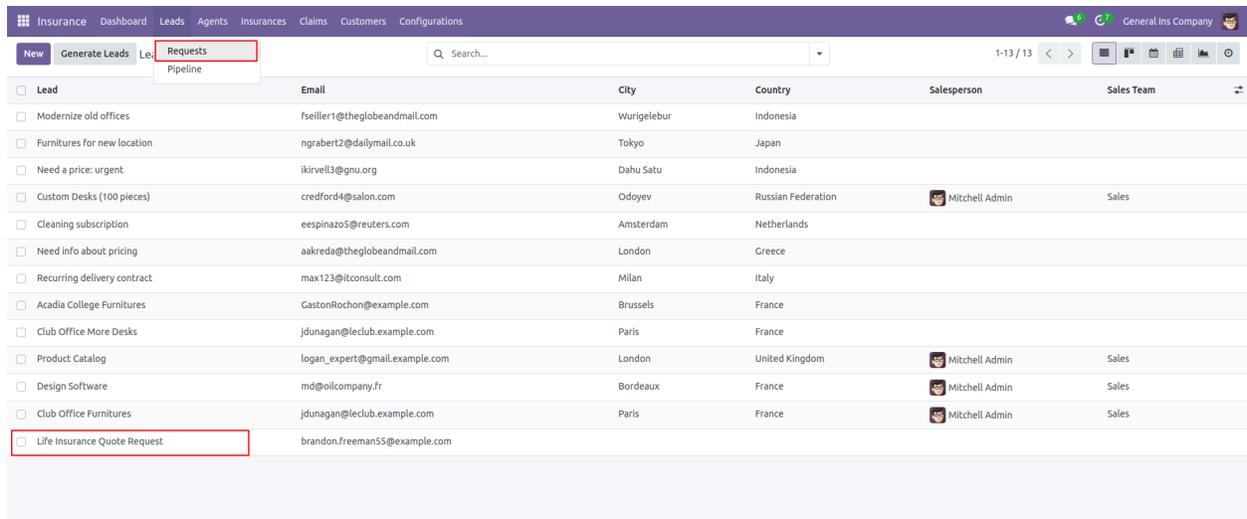- If a lead is created directly from the website, a unique website reference number will be provided, allowing for easy tracking and reference to monitor the lead's progress and status throughout the process.
- When a quote request is created from the website, the customer will be notified via email with the request details, including the next steps, ensuring clear communication and guidance throughout the process.
- In the Insurance Details tab, there are three stages: Draft, In Progress, and Completed, to track the status of the insurance process.

8.2. Convert to Opportunity

- "**Convert to Opportunity**" allows transforming a lead or quote into a sales opportunity, advancing it for further follow-up and action.
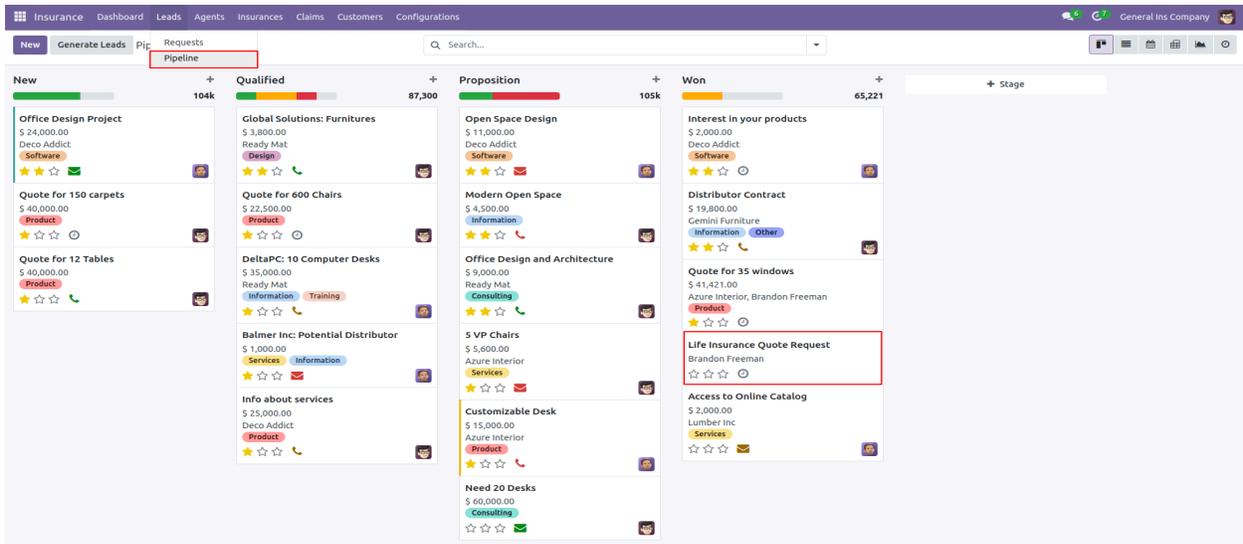
- "**Create Insurance Direct From Lead**" enables users to generate insurance policies directly from a lead, streamlining the conversion process.
- Once the lead is marked as '**Won**', the '**Create Insurance**' button becomes visible, allowing users to generate insurance from the lead.
- Click the '**Create Insurance**' button to automatically populate basic details. You can then add the issue date, select the policy, choose the time period, view corresponding policy and claims amounts, and finally click '**Create Insurance**' to generate the record.

9. Insurances

- If an agent is required, select the agent and access their details, with agent bill authorization available. If no agent is needed, the agent details section remains hidden.
- Agent commission offers two options: '**Fixed**' or '**Percentage**'. The commission type selected determines how the bill is generated, either based on a fixed amount or a percentage of the policy.
- If the agent is set to true, the "**Create Agent Commission Bill**" option becomes visible for commission processing.
- Policy details are automatically populated based on the lead record. If not, you can create insurance manually, select the policy category, choose the relevant subcategory, and then select the policy. Subcategory-wise policy details will be available for further customization.
- If you select health insurance, you can choose personal health insurance, where insured details are available for you to fill in. Alternatively, selecting family health insurance allows you to add multiple insured details for each family member.
- In payment details, the customer has the option to choose between fixed (one-time) payment or installment-based payment, providing flexibility in how the insurance premium is paid.
- If fixed, the total policy amount is paid in one lump sum. If installment-based, the policy amount is divided equally based on the policy time period, with each installment reflecting a portion of the total amount.

New | Insurance
         New ⚙ ☁ ↺

Documents
0

Claims
0

Confirm   **Create Agent Commission Bill**

New   Confirmed   Running   Expired

New

POLICY HOLDER DETAILS

Policy Holder	Deco Addict, Addison Olson		Email	addison.olson28@example.com
Gender	Male		Phone	(223)-399-7637
Date of Birth	05/09/1956	Age 68 Years	Address	77 Santa Barbara Rd
				Street 2
				Pleasant Hill California (US) 94523
				United States

POLICY DETAILS

Policy Category	Health Insurance		Issue Date	05/16/2024
Sub Category	Personal Health Insurance		Expiry Date	08/16/2024
Insurance Policy	Personal Health Ins Policy		Policy Time Period	3 Months (Quarterly)
Buying For	Family		Policy Amount	$ 300.00
Policy Provider	General Ins Company		Manager	Mitchell Admin

If an agent is needed, select one and access their details; agent bill authorisation is available. Otherwise, agent details remain hidden.

AGENT DETAILS

Agent Required	☑
Agent	Azure Interior, Colleen Diaz
Phone	(255)-595-8393

AGENT COMMISSION DETAILS

Commission Type	⦿ Fixed ◯ Percentage
Fixed Amount	$ 50.00

If you choose health insurance and personal insurance, the insured details become visible

INSURED DETAILS

Insured	Deco Addict, Addison Olson		Blood Group	B-
Gender	Male		Height(cm)	145
Date of Birth	05/09/2012	Age 12 Years	Weight(kg)	45
Marital Status	Single		Birthmark	Black circle

HEALTH INSURANCE POLICY DETAILS

Coverage Type	Individual		Deductible Amount	$ 150.00
Insured Age	Between 5 to 20 Years		Co-pay Amount	$ 50.00

Out of Pocket Maximum

This refers to the maximum amount an individual or family will have to pay for covered medical expenses in a given policy period, typically a year. Once this limit is reached, the insurance company typically covers all additional eligible expenses. The out-of-pocket maximum varies among plans and can depend on factors like deductibles, copayments, and coinsurance. Plans with lower out-of-pocket maximums may have higher premiums, while those with higher maximums may offer lower premiums.

Prescription Drug Coverage

Health insurance plans typically include coverage for prescription medications, but the extent of this coverage can vary widely. Some plans may have a formulary that lists covered drugs, while others may offer more comprehensive coverage with fewer restrictions. Factors such as copayments, deductibles, and coverage for brand-name versus generic drugs can affect the overall cost and accessibility of prescription medications under the plan.

Health History of Insured

Similar to life insurance, health insurance providers assess an individual's health history to determine their risk profile. Factors such as pre-existing conditions, chronic illnesses, and past surgeries or hospitalizations may influence premiums and coverage options. Those with healthier histories may qualify for lower premiums and more extensive coverage, while individuals with complex health issues might face higher costs and more limited coverage.

Preferred Healthcare Provider Network

Many health insurance plans have networks of healthcare providers, including doctors, hospitals, and specialists, with whom they have negotiated lower rates. Choosing healthcare providers within the network usually results in lower out-of-pocket costs for policyholders. Out-of-network care may still be covered but often at higher rates, with the possibility of increased deductibles and coinsurance. Some plans require referrals from primary care physicians to see specialists within the network.

Payment Details   Policy Descriptions   Terms & Conditions   Insurance Nominee

TYPES OF PAYMENTS

Premium Type	◯ Fixed ⦿ Installment

PAYMENT DETAILS

Total Policy Amount	$ 350.00	Monthly Instalments	$ 116.67
Claim Amount	$ 150.00		

If you choose instalment premium type, the insurance amount is calculated based on the policy's time period,

- Select family or group insurance and add multiple insured persons as needed.
- If a fixed premium type is selected, the insurance amount remains constant.

- If the insurance type is set to vehicle insurance, vehicle-related details become visible, allowing you to fill in the required information.

- Vehicle insurance policy details include information about the insured vehicle, coverage, terms, conditions, and associated premiums.
- When a policy is selected, the required document list becomes automatically available. You can upload the necessary documents through the document smart button. Once all documents are uploaded and verified, click '**Confirm**'; otherwise, a warning message appears.

- You can upload multiple images related to vehicle insurance for better documentation and detailed record-keeping.

- For installment premium types, payments are generated based on the policy terms. Click the '**Create Installment**' button to generate installments, ensuring the premium is divided and scheduled according to the selected policy duration.
- Policy-specific descriptions are automatically populated, providing detailed information relevant to the selected policy.

Insurance | Dashboard | Leads | Agents | Insurances | Claims | Customers | Configurations

New | Insurance INS/NO/000013 ⚙

Documents 3 | Claims 0

Create Installments | Cancel

New | Confirmed | Running | Expired

INS/NO/000013

POLICY HOLDER DETAILS

Policy Holder	Gemini Furniture, Edwin Hansen	Email	edwin.hansen58@example.com
Gender	Male	Phone	(943)-352-2555
Date of Birth	05/08/1988	**Address**	317 Fairchild Dr
	Age 36 Years		Fairfield California (US) 94535
			United States

POLICY DETAILS

Policy Category	Vehicle Insurance	Policy/Certificate No	CA54457001
Sub Category	Third-Party Insurance	Previous Policy No	CDIKJH6587
Insurance Policy	Vehicle Ins Policy	Issue Date	05/09/2024
Buying For	Car	Expiry Date	09/09/2024
Policy Provider	General Ins Company	Policy Time Period	4 Months
		Policy Amount	$ 400.00
		Manager	Mitchell Admin

> For instalment premium types, instalment payments are generated based on policy terms. Click the "Create Instalment" button to initiate instalment creation.

AGENT DETAILS

Agent Required	☑
Agent	Azure Interior, Colleen Diaz
Phone	(255)-595-8393

AGENT COMMISSION DETAILS

Commission Type	⦿ Fixed ◯ Percentage
Fixed Amount	$ 25.00
Commission Bill	BILL/2024/05/0007

> Policy-specific descriptions are automatically populated

Payment Details | Vehicle Insurance Policy Details | Vehicle Images | Policy Descriptions | Terms & Conditions | Insurance Nominee

Coverage: Third-party insurance covers the insured individual's legal liability for bodily injury, death, or property damage caused to a third party due to an accident involving the insured vehicle. This includes compensation for medical expenses, vehicle repairs, property damage, and legal expenses incurred by the third party.

Legal Requirement: In many jurisdictions, third-party insurance is a legal requirement for vehicle owners. It ensures that victims of accidents involving the insured vehicle receive compensation for their losses, regardless of the financial situation of the at-fault driver.

Exclusions: Third-party insurance typically does not cover damage to the insured vehicle or injuries sustained by the insured driver. It only covers liability towards third parties. Vehicle owners may need to purchase additional coverage, such as comprehensive insurance or collision insurance, to protect their own vehicle against damage or theft.

Limits of Liability: Third-party insurance policies come with predetermined limits of liability, which represent the maximum amount the insurance company will pay for covered claims. Policyholders can choose the coverage limits based on their financial assets and potential exposure to liability risks.

Premiums: The cost of third-party insurance premiums depends on various factors, including the insured vehicle's make and model, the driver's age and driving history, and the selected coverage limits. Generally, third-party insurance tends to be more affordable than comprehensive insurance since it offers limited coverage.

Claim Process: In the event of an accident, the third party affected by the insured vehicle can file a claim with the insurance company to seek compensation for their losses. The insurance company investigates the claim and, if found valid, pays out the appropriate amount up to the policy's coverage limits.

Renewal: Third-party insurance policies typically need to be renewed annually. Policyholders must pay the renewal premium to maintain coverage. Failure to renew the policy can result in the vehicle being uninsured, which may lead to legal consequences and financial liabilities in the event of an accident.

Additional Coverage Options: While third-party insurance provides essential liability coverage, vehicle owners may opt for additional coverage options to enhance their protection. These options may include personal accident cover for the driver, roadside assistance, and legal expenses cover.

- Installments are generated per policy terms. Starting a policy without the first installment triggers a warning message.

- If the invoice is not created, an installment invoice is automatically generated based on the reminder days and sent via email, notifying the customer to ensure timely payment and adherence to the policy schedule.
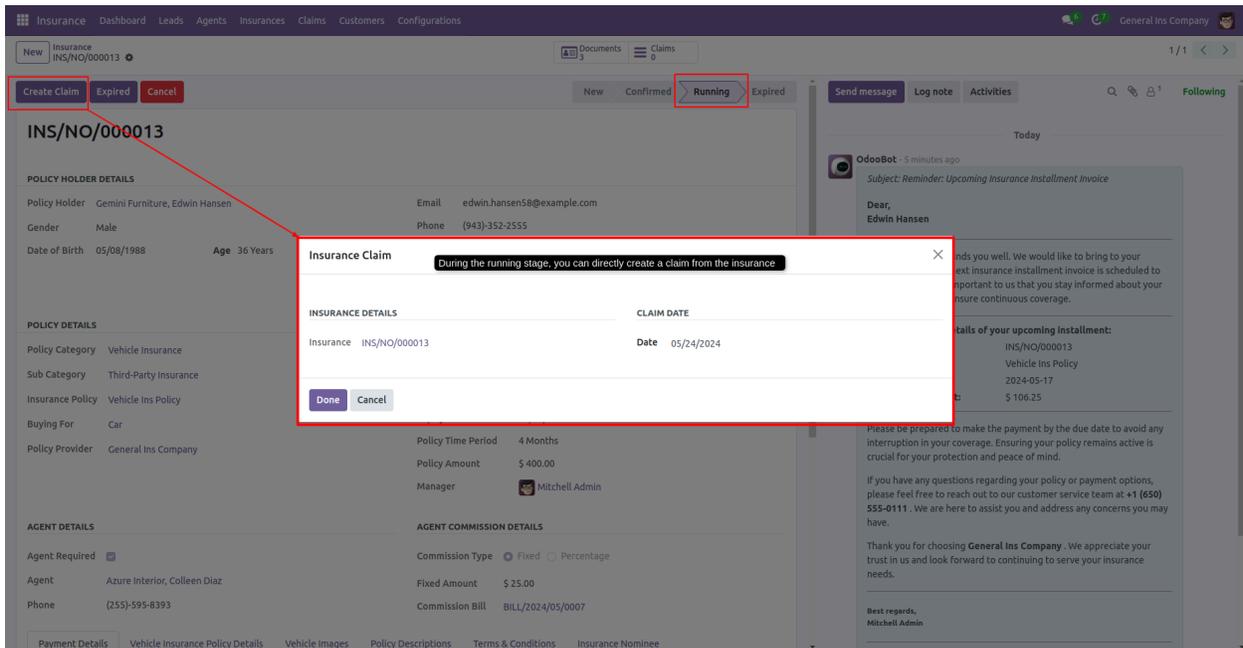- In settings, click '**Insurance Management**' to configure the installment reminder days, ensuring timely notifications for customers about upcoming payments.

- During the running stage, claims can be created directly from the insurance, streamlining the claims process.

- After creating a claim, you can be redirected to the corresponding claim page for further management and tracking.
- Basic details are automatically populated based on the selected insurance, streamlining the process and reducing manual entry.
- After adding reasons for the claim, click 'Submit'; otherwise, a warning message will be displayed.

- Clicking the 'Approve' button automatically adds the policy-wise claim documents, including uploaded and verified documents, for processing and approval.

- Once the document is verified, clicking 'Approve' automatically triggers an email to notify the customer of the claim approval, ensuring clear communication and timely updates on the claim status.

- Clicking the 'Claim Settlement Amount' button generates a draft claim bill, providing an overview of the settlement amount for review before final approval and processing.

- You can create claims if there is a remaining claim amount. However, once the amount reaches zero, no additional claims can be made for that policy.

● Once all claims are created and the claim amount reaches zero, the 'create claim' button become invisible, indicating no further claims can be made

- If the auto-cancellation policy is activated and the expiry date is today, a scheduler automatically runs, changing the stage from "Running" to "Expired" and sends an email notification to the policyholder.

- If today is the expiry date, a scheduler automatically triggers, changing the stage from "**Running**" to "**Expired**", and notifies the policyholder via email about the policy status update.
- If renewal isn't completed within the reminder days, the policy auto-cancels. Renewing within the cancellation reminder days keeps the policy active; otherwise, the policy is automatically canceled.

- Failure to renew insurance within the reminder days results in automatic policy cancellation, with an email notification sent to inform the policyholder about the cancellation and the status of their insurance.

● You have the option to print both an insurance report and a vehicle insurance report, providing detailed documentation for policy and vehicle coverage.

- The insurance report provides detailed information about policies.

General Ins Company
250 Executive Park Blvd, Suite 3400
San Francisco CA 94134
United States

Insurance Report

Insurance Number: INS/NO/000013

Policy Holder Details

Policy Holder: Gemini Furniture, Edwin Hansen

Gender: Male

Date of Birth: 05/08/1988 Age: 36 Years

Email: edwin.hansen58@example.com

Phone: (943)-352-2555

Address: 317 Fairchild Dr ,

Fairfield California (US) 94535
United States

Policy Details

Policy Category: Vehicle Insurance

Sub Category: Third-Party Insurance

Insurance Policy: Vehicle Ins Policy

Buying For: Car

Premium Type: Installment

Manager: Mitchell Admin

Issue Date: 01/12/2024

Expiry Date: 05/12/2024

Policy Time Period: 4 Months

Policy Provider: General Ins Company

Monthly Installment: $ 106.25

Agent Details

Agent: Azure Interior, Colleen Diaz

Phone: (255)-595-8393

Commission Type: Fixed

Fixed Commission: $ 25.00 BILL/2024/05/0007

Monthly Installment

Name	Installment Date	Installment Amount	Invoice
Installment 1	05/09/2024	$ 106.25	INV/2024/00008
Installment 2	05/17/2024	$ 106.25	INV/2024/00011
Installment 3	07/09/2024	$ 106.25	INV/2024/00009
Installment 4	08/09/2024	$ 106.25	INV/2024/00010

Insurance Nominee

Name	Relation with policy holder	Date of Birth	Age	Percentage
Azure Interior, Nicole Ford	Daughter	05/07/2012	12 Years	25.0
Deco Addict, Douglas Fletcher	Brother	05/07/2015	9 Years	25.0
Deco Addict, Douglas Fletcher	Father	05/07/2014	10 Years	12.0
Gemini Furniture, Edwin Hansen	Son	05/08/2012	12 Years	38.0

➤ Policy Descriptions

General Ins Company
250 Executive Park Blvd, Suite 3400
San Francisco CA 94134
United States

Coverage: Third-party insurance covers the insured individual's legal liability for bodily injury, death, or property damage caused to a third party due to an accident involving the insured vehicle. This includes compensation for medical expenses, vehicle repairs, property damage, and legal expenses incurred by the third party.

Legal Requirement: In many jurisdictions, third-party insurance is a legal requirement for vehicle owners. It ensures that victims of accidents involving the insured vehicle receive compensation for their losses, regardless of the financial situation of the at-fault driver.

Exclusions: Third-party insurance typically does not cover damage to the insured vehicle or injuries sustained by the insured driver. It only covers liability towards third parties. Vehicle owners may need to purchase additional coverage, such as comprehensive insurance or collision insurance, to protect their own vehicle against damage or theft.

Limits of Liability: Third-party insurance policies come with predetermined limits of liability, which represent the maximum amount the insurance company will pay for covered claims. Policyholders can choose the coverage limits based on their financial assets and potential exposure to liability risks.

Premiums: The cost of third-party insurance premiums depends on various factors, including the insured vehicle's make and model, the driver's age and driving history, and the selected coverage limits. Generally, third-party insurance tends to be more affordable than comprehensive insurance since it offers limited coverage.

Claim Process: In the event of an accident, the third party affected by the insured vehicle can file a claim with the insurance company to seek compensation for their losses. The insurance company investigates the claim and, if found valid, pays out the appropriate amount up to the policy's coverage limits.

Renewal: Third-party insurance policies typically need to be renewed annually. Policyholders must pay the renewal premium to maintain coverage. Failure to renew the policy can result in the vehicle being uninsured, which may lead to legal consequences and financial liabilities in the event of an accident.

Additional Coverage Options: While third-party insurance provides essential liability coverage, vehicle owners may opt for additional coverage options to enhance their protection. These options may include personal accident cover for the driver, roadside assistance, and legal expenses cover.

➤ Terms & Conditions

Coverage Scope: The policy document will clearly define the scope of coverage provided by the third-party insurance. It specifies that the coverage extends to liability for bodily injury, death, or property damage caused to third parties by the insured vehicle.

Limits of Liability: The policy outlines the maximum amount the insurance company will pay for covered claims, known as the limits of liability. These limits may vary depending on factors such as the type of vehicle, the insured individual's driving history, and the jurisdiction's regulations.

Exclusions: The terms and conditions list circumstances or events in which the insurance company may deny coverage or withhold benefits. Common exclusions may include intentional acts, racing, driving under the influence of alcohol or drugs, and using the vehicle for illegal purposes.

Premiums: The document specifies the amount of the premiums and the frequency of payment (e.g., monthly, annually). It may also include information on any discounts or surcharges applied to the premiums based on factors such as the insured individual's age, driving record, and the type of vehicle insured.

Claims Process: The terms and conditions outline the procedures for filing and processing claims. This includes notifying the insurance company of an accident, providing necessary documentation (e.g., police reports, medical records), and cooperating with the insurer's investigation.

- The vehicle insurance report includes details on vehicle coverage, claims, and premiums.

General Ins Company
250 Executive Park Blvd, Suite 3400
San Francisco CA 94134
United States

Vehicle Insurance Report

Insurance Policy Details

Insurance Number: INS/NO/000013	Policy/Certificate No: CA54457001
Policy Category: Vehicle Insurance	Previous Policy No: CDIKJH6587
Sub Category: Third-Party Insurance	Policy Time Period
Insurance Policy: Vehicle Ins Policy	Insurance Policy Time Duration: 01/12/2024 - 05/12/2024
Buying For: Car	Policy Amount: $ 400.00

Agent Details

Agent: Azure Interior, Colleen Diaz
Phone: (255)-595-8393
Fixed Commission: $ 25.00 BILL/2024/05/0007

Policy Holder Details

Policy Holder: Gemini Furniture, Edwin Hansen
Date of Birth: 05/08/1988
Age: 36 Years
Gender: Male

Payment Details

Premium Type: Installment   Monthly Installment: $ 106.25

Vehicle Insurance Policy Details

➤ **Insured Vehicle Details**

Vehicle: Lexus - RX	Year of MFG: 2005	VIN No: UIYSDF5457
Registration No: DC 2514 JK	Place of Registration: USA	Usage of Vehicle: Personal
Cubic Capacity: 2,540	Seating Capacity: 5	Coverage Type: Comprehensive

➤ **Vehicle Insured Declared Values**

For the Vehicle: $ 152.00	Electric Accessories: $ 25.00	Value of CNG/LPG Kit: $ 35.00
For Trailer: $ 0.00	Non-Electric Accessories: $ 20.00	Total IDV Value: $ 232.00

Schedule of Premiums

➤ Own Damage Premium	➤ Third Party Liability Premium
Basic OD: $ 5.00	Basic TP Liability: $ 32.00
Package Premium: $ 12.00	PA Cover for Owner-Driver: $ 25.00
Service Tax: $ 8.00	Package Premium: $ 45.00
Special Discount: $ 5.00	Liability Service Tax: $ 8.00
Final Premium: $ 20.00	Total Premium: $ 110.00

Insurance Nominee

Name	Relation with policy holder	Date of Birth	Age	Percentage
Azure Interior, Nicole Ford	Daughter	05/07/2012	12 Years	25.0
Deco Addict, Douglas Fletcher	Brother	05/07/2015	9 Years	25.0
Deco Addict, Douglas Fletcher	Father	05/07/2014	10 Years	12.0
Gemini Furniture, Edwin Hansen	Son	05/08/2012	12 Years	38.0

Monthly Installment

Name	Installment Date	Installment Amount	Invoice

General Ins Company
250 Executive Park Blvd, Suite 3400
San Francisco CA 94134
United States

Vehicle Images

Back View

Side View

Front View

Side View

- Insurance different views provide various perspectives

10. Claims

- Claims different views provide various perspectives

11. Customers

- All insurance policies and claims related to a customer are visible in the smart button for easy access and management.