

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.

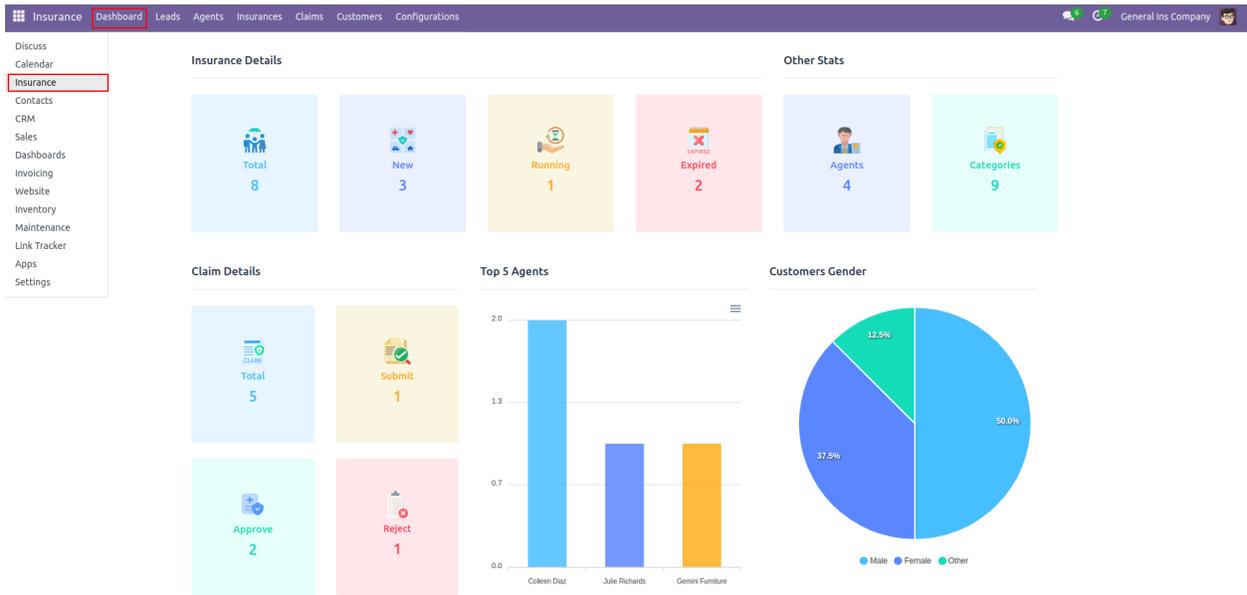
2. Insurance Features

- 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.

The screenshot shows the user settings page for Mitchell Admin. The user is currently assigned the role of "Insurance Manager" under the "OTHER" category. A red box highlights the "Insurance" role, and a callout box points to it, listing "1- Manager" and "2- User".

Name: Mitchell Admin

Email Address: admin

Related Partner: YourCompany, Mitchell Admin

Access Rights: 27 Groups, 683 Access Rights, 87 Record Rules

Send Password Reset Instructions: Never Connected | Confirmed

MULTI COMPANIES

Allowed Companies: My Company (Chicago) X, General Ins Company X

Default Company: General Ins Company

USER TYPE

User types: Internal User, Portal, Public

SALES

Sales: Administrator

ACCOUNTING

Invoicing: Billing Administrator

Bank: Validate bank account

INVENTORY

Inventory: Administrator

MANUFACTURING

Maintenance: Equipment Manager

WEBSITE

Website: Editor and Designer

ADMINISTRATION

Administration: Settings

OTHER

Insurance: Manager (Selected)

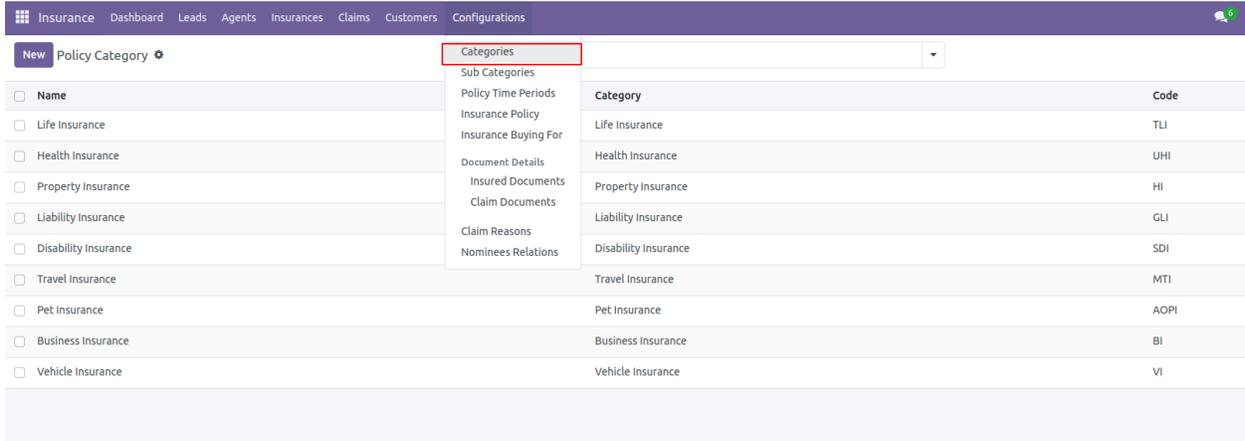
Dashboard: Admin

User Roles: 1- Manager, 2- User

5. Configurations

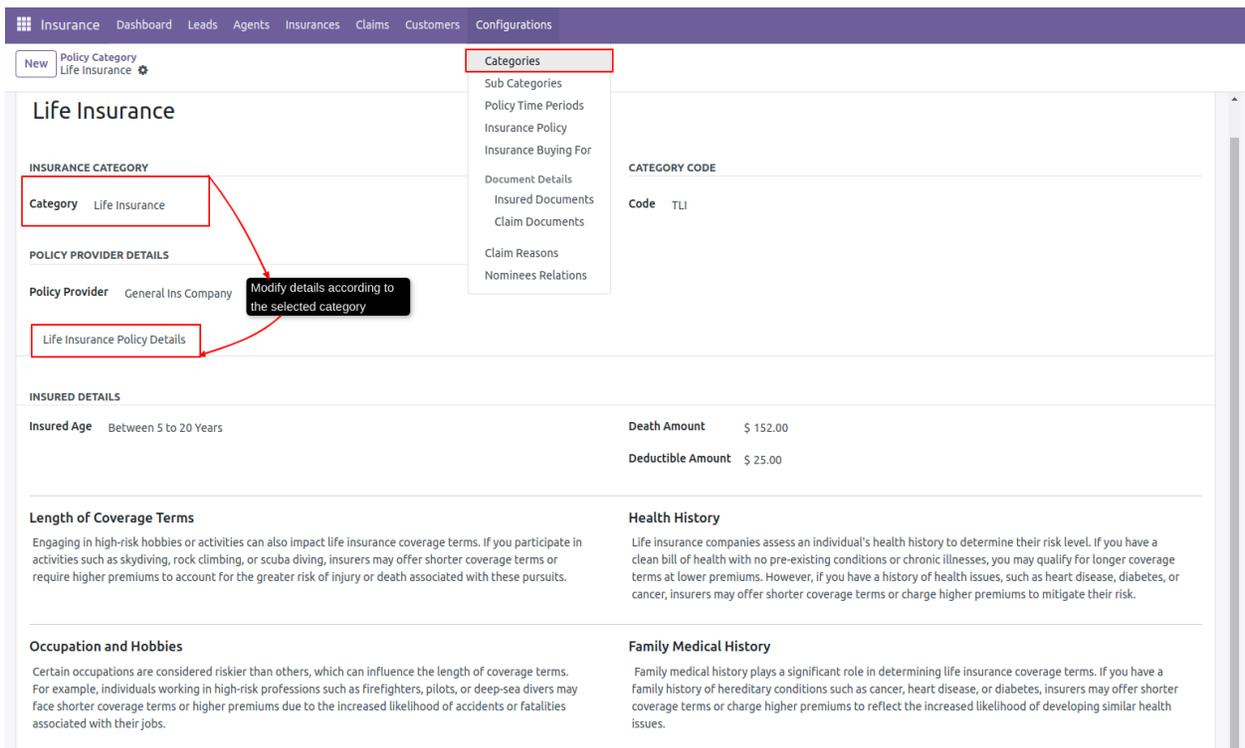
5.1. Policy Categories

- Some default insurance categories are visible, providing a predefined set of options for easy categorization and management.



Category	Code
Life Insurance	TLI
Health Insurance	UHI
Property Insurance	HI
Liability Insurance	GLI
Disability Insurance	SDI
Travel Insurance	MTI
Pet Insurance	AOPI
Business Insurance	BI
Vehicle Insurance	VI

- 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.



INSURANCE CATEGORY

Category Life Insurance

POLICY PROVIDER DETAILS

Policy Provider General Ins Company

Life Insurance Policy Details

INSURED DETAILS

Insured Age Between 5 to 20 Years

Death Amount \$ 152.00

Deductible Amount \$ 25.00

Length of Coverage Terms

Engaging in high-risk hobbies or activities can also impact life insurance coverage terms. If you participate in activities such as skydiving, rock climbing, or scuba diving, insurers may offer shorter coverage terms or require higher premiums to account for the greater risk of injury or death associated with these pursuits.

Health History

Life insurance companies assess an individual's health history to determine their risk level. If you have a clean bill of health with no pre-existing conditions or chronic illnesses, you may qualify for longer coverage terms at lower premiums. However, if you have a history of health issues, such as heart disease, diabetes, or cancer, insurers may offer shorter coverage terms or charge higher premiums to mitigate their risk.

Occupation and Hobbies

Certain occupations are considered riskier than others, which can influence the length of coverage terms. For example, individuals working in high-risk professions such as firefighters, pilots, or deep-sea divers may face shorter coverage terms or higher premiums due to the increased likelihood of accidents or fatalities associated with their jobs.

Family Medical History

Family medical history plays a significant role in determining life insurance coverage terms. If you have a family history of hereditary conditions such as cancer, heart disease, or diabetes, insurers may offer shorter coverage terms or charge higher premiums to reflect the increased likelihood of developing similar health issues.

- 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.

Insurance Dashboard Leads Agents Insurances Claims Customers Configurations

New Policy Category Property Insurance

Name
Property Insurance

INSURANCE CATEGORY

Category Property Insurance

POLICY PROVIDER DETAILS

Policy Provider General Ins Company

Property Insurance Policy Details **Property Images** **You can upload multiple images**

Add



Home

CATEGORIES
Sub Categories
Policy Time Periods
Insurance Policy
Insurance Buying For
Document Details
Insured Documents
Claim Documents
Claim Reasons
Nominees Relations

CATEGORY CODE
Code HI

5.2. Policy Subcategories

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

Category	Sub Category
Health Insurance	Personal Health Insurance
Health Insurance	Family Health Insurance
Health Insurance	Short-Term Health Insurance
Health Insurance	Long-Term Health Insurance
Liability Insurance	General Liability Insurance
Liability Insurance	Professional Liability Insurance
Liability Insurance	Product Liability Insurance
Liability Insurance	Umbrella Liability Insurance
Pet Insurance	Accident-Only Pet Insurance
Pet Insurance	Comprehensive Pet Insurance
Pet Insurance	Routine Care Insurance
Vehicle Insurance	Third-Party Insurance
Vehicle Insurance	Comprehensive Insurance
Vehicle Insurance	Usage-based Insurance

- 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.

Name
Personal Health Insurance

Category Health Insurance

Policy Provider YourCompany

5.3. Policy Time Periods

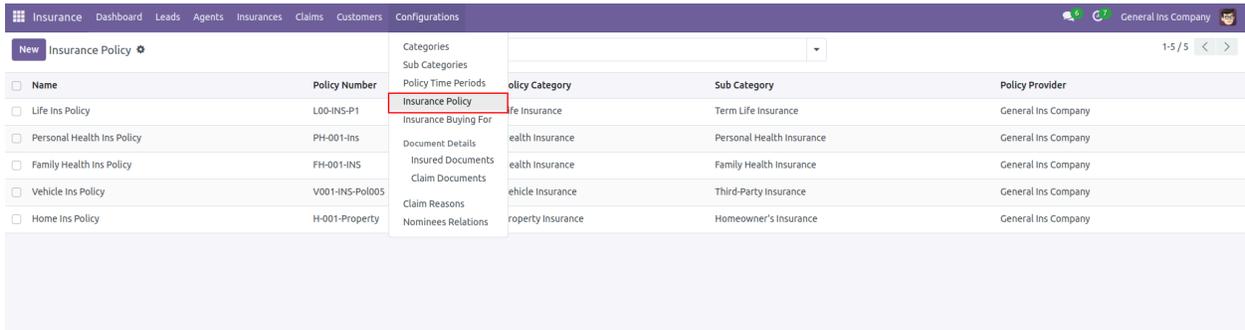
The screenshot shows a web application interface with a navigation bar at the top containing 'Insurance', 'Dashboard', 'Leads', 'Agents', 'Insurances', 'Claims', 'Customers', and 'Configurations'. The 'Configurations' section is active, displaying a 'New Time Period' button and a list of configurations. A dropdown menu is open, showing options: 'Categories', 'Sub Categories', 'Policy Time Periods' (highlighted with a red box), 'Insurance Policy', 'Insurance Buying For', 'Document Details', 'Insured Documents', 'Claim Documents', 'Claim Reasons', and 'Nominees Relations'. The table below lists configurations with columns for 'Policy Time Period', 'Duration (Months)', and 'Sub Categories'.

Policy Time Period	Duration (Months)	Sub Categories
<input type="checkbox"/> 1 Months	1	Insurance Policy, Insurance Buying For
<input type="checkbox"/> 3 Months (Quarterly)	3	Document Details
<input type="checkbox"/> 4 Months	4	Insured Documents, Claim Documents
<input type="checkbox"/> 6 Months	6	Claim Reasons
<input type="checkbox"/> 12 Months	12	Nominees Relations

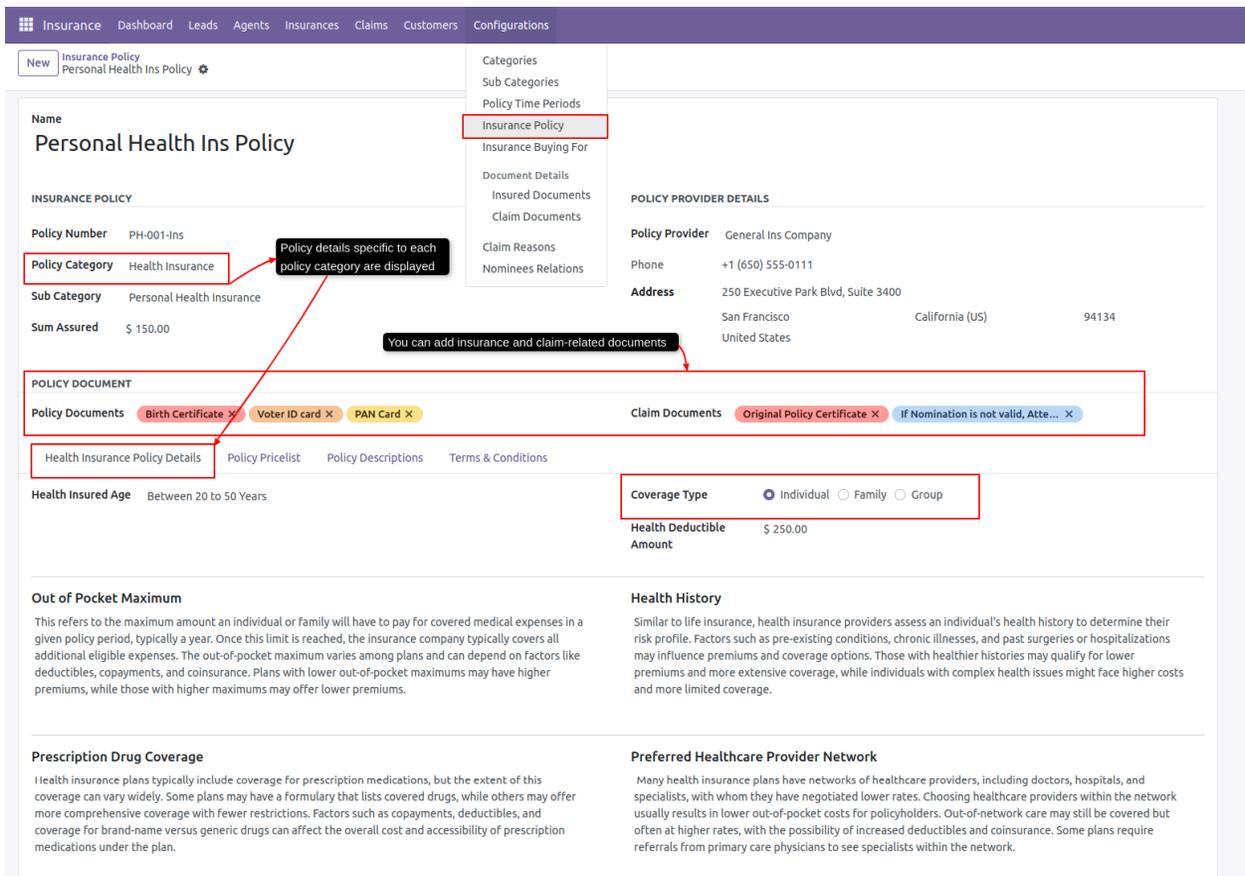
- You have the option to create a policy time period and manage the insurance duration in months, ensuring flexibility in policy management and coverage.

The screenshot shows the 'New Time Period' form in the 'Configurations' section. The form title is 'Policy Time Period ?' and the main text is '3 Months (Quarterly)'. Below this, it shows 'Duration (Months) ? 3'. A dropdown menu is open, showing options: 'Categories', 'Sub Categories', 'Policy Time Periods' (highlighted), 'Insurance Policy', 'Insurance Buying For', 'Document Details', 'Insured Documents', 'Claim Documents', 'Claim Reasons', and 'Nominees Relations'.

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.

Insurance Policy
Personal Health Ins Policy

INSURANCE POLICY

Policy Number PH-001-Ins
Policy Category Health Insurance
Sub Category Personal Health Insurance
Sum Assured \$ 150.00

POLICY PROVIDER DETAILS

Policy Provider General Ins Company
Phone +1 (650) 555-0111
Address 250 Executive Park Blvd, Suite 3400
San Francisco California (US) 94134
United States

POLICY DOCUMENT

Policy Documents Birth Certificate X Voter ID card X PAN Card X
Claim Documents Original Policy Certificate X IF Nomination is not valid, Atte... X

Health Insurance Policy Details **Policy Pricelist** Policy Descriptions Terms & Conditions

Policy Time Period	Premium
1 Months	\$ 100.00
3 Months (Quarterly)	\$ 300.00
4 Months	\$ 400.00
6 Months	\$ 610.00
Add a line	

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

Insurance Policy
Personal Health Ins Policy

INSURANCE POLICY

Policy Number PH-001-Ins
Policy Category Health Insurance
Sub Category Personal Health Insurance
Sum Assured \$ 150.00

POLICY PROVIDER DETAILS

Policy Provider General Ins Company
Phone +1 (650) 555-0111
Address 250 Executive Park Blvd, Suite 3400
San Francisco California (US) 94134
United States

POLICY DOCUMENT

Policy Documents Birth Certificate X Voter ID card X PAN Card X
Claim Documents Original Policy Certificate X IF Nomination is not valid, Atte... X

Health Insurance Policy Details Policy Pricelist **Policy Descriptions** Terms & Conditions

Policyholder: The person who owns the life insurance policy and pays the premiums. The policyholder may also be the insured individual or someone else, such as a spouse or parent.

Insured Individual: The person whose life is insured under the policy. In the event of the insured individual's death, the insurance company pays out a death benefit to the designated beneficiaries.

Death Benefit: The amount of money paid out by the insurance company to the beneficiaries upon the death of the insured individual. The death benefit is specified in the policy and can be used by the beneficiaries to cover various expenses, such as funeral costs, mortgage payments, and living expenses.

Premiums: The periodic payments made by the policyholder to the insurance company to keep the policy in force. Premiums can be paid monthly, quarterly, annually, or in a single lump sum, depending on the policy terms.

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

The screenshot displays a web application interface for managing insurance policies. At the top, a navigation bar includes links for Insurance, Dashboard, Leads, Agents, Insurances, Claims, Customers, and Configurations. A dropdown menu is open, showing options like Categories, Sub Categories, Policy Time Periods, Insurance Policy (highlighted), Insurance Buying For, Document Details, Insured Documents, Claim Documents, Claim Reasons, and Nominees Relations.

The main content area is titled 'Personal Health Ins Policy' and is divided into several sections:

- INSURANCE POLICY:**
 - Policy Number:** PH-001-Ins
 - Policy Category:** Health Insurance
 - Sub Category:** Personal Health Insurance
 - Sum Assured:** \$ 150.00
- POLICY PROVIDER DETAILS:**
 - Policy Provider:** General Ins Company
 - Phone:** +1 (650) 555-0111
 - Address:** 250 Executive Park Blvd, Suite 3400, San Francisco, California (US), 94134, United States
- POLICY DOCUMENT:**
 - Policy Documents:** Birth Certificate X, Voter ID card X, PAN Card X
 - Claim Documents:** Original Policy Certificate X, If Nomination is not valid, Atte... X
 - Navigation Tabs:** Health Insurance Policy Details, Policy Pricelist, Policy Descriptions, Terms & Conditions (active)

The 'Terms & Conditions' tab is active, showing the following text:

Policy Details: The policy document begins with basic information such as the policy number, issue date, and the names of the insured individual and the policyholder.

Coverage Details: This section outlines the specifics of the coverage provided by the policy, including the type of coverage (e.g., term life, whole life), the coverage amount (death benefit), and any optional riders or endorsements included in the policy.

Premiums: The terms and conditions specify the amount of the premiums, how often they must be paid (e.g., monthly, annually), and the consequences of non-payment (e.g., policy lapse).

Coverage Term: For term life insurance policies, the document details the duration of coverage, such as 10, 20, or 30 years. For permanent life insurance policies, coverage typically lasts for the insured's entire lifetime as long as premiums are paid.

Beneficiaries: The policy outlines the process for designating beneficiaries who will receive the death benefit upon the insured individual's death. It may include provisions for naming primary and contingent beneficiaries, as well as instructions for updating beneficiary designations.

5.5. Insurance Buying For

The screenshot displays the 'Insurance Buying For' configuration interface. On the left, there is a list of buying categories: **Buying For**, Self, Family, Individual, Car, and Home. A dropdown menu is open over the 'Insurance Buying For' category, listing various configuration options: Categories, Sub Categories, Policy Time Periods, Insurance Policy, **Insurance Buying For** (highlighted), Document Details, Insured Documents, Claim Documents, Claim Reasons, and Nominees Relations. On the right, a table lists 'Policy Category' options: Life Insurance, Health Insurance, Health Insurance, Vehicle Insurance, and Property Insurance.

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

The screenshot displays the 'Insurance Buying For' configuration interface for the 'Family' category. The page shows the 'Buying For Family' configuration, including the 'INSURANCE CATEGORY' and 'Policy Category' (Health Insurance). A dropdown menu is open over the 'Insurance Buying For' category, listing various configuration options: Categories, Sub Categories, Policy Time Periods, Insurance Policy, **Insurance Buying For** (highlighted), Document Details, Insured Documents, Claim Documents, Claim Reasons, and Nominees Relations. The 'POLICY PROVIDER DETAILS' section shows 'Policy Provider' as 'General Ins Company'.

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.

The screenshot shows a web application interface for configuring 'Insured Documents'. The top navigation bar includes 'Insurance', 'Dashboard', 'Leads', 'Agents', 'Insurances', 'Claims', 'Customers', and 'Configurations'. The current page is titled 'New Insured Document'. A dropdown menu is open, showing a list of categories: 'Categories', 'Sub Categories', 'Policy Time Periods', 'Insurance Policy', 'Insurance Buying For', 'Document Details', 'Insured Documents' (highlighted), 'Claim Documents', 'Claim Reasons', and 'Nominees Relations'. The main content area is a table with a 'Color' column. The table lists various document types with checkboxes:

Document Type	Color
<input type="checkbox"/> Birth Certificate	
<input type="checkbox"/> Voter ID card	
<input type="checkbox"/> PAN Card	
<input type="checkbox"/> Aadhaar Card	
<input type="checkbox"/> Driving License	
<input type="checkbox"/> Passport	
<input type="checkbox"/> Recent Photograph	
<input type="checkbox"/> Credit or Debit Card Details for Online Banking	

5.6.2. Claim Documents

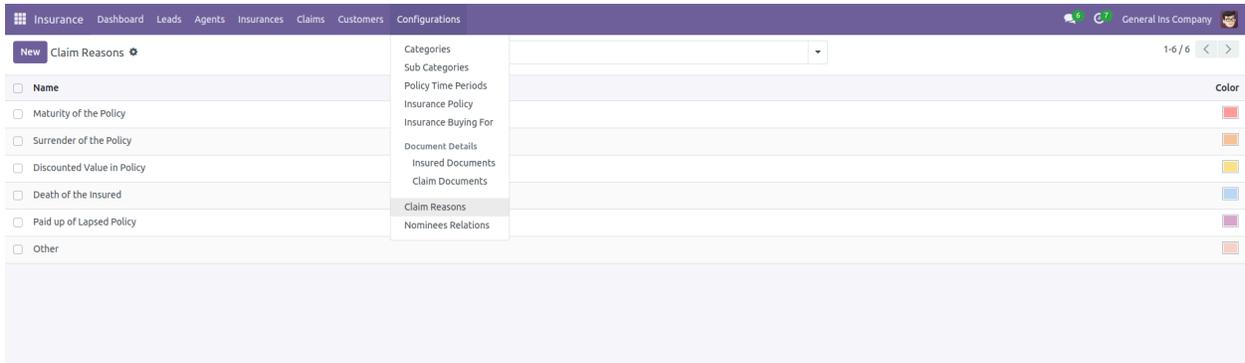
- A default list of claim documents is provided, with the option to add additional documents for complete coverage and accurate processing.

The screenshot shows a web application interface for configuring 'Claim Documents'. The top navigation bar is the same as in the previous screenshot. The current page is titled 'New Claim Document'. The dropdown menu is open, showing the same list of categories as before, with 'Claim Documents' highlighted. The main content area is a table with a 'Color' column. The table lists various claim document types with checkboxes:

Document Type	Color
<input type="checkbox"/> Original Policy Certificate	
<input type="checkbox"/> Pass Book duly attested	
<input type="checkbox"/> Death Certificate	
<input type="checkbox"/> If Nomination is not valid, Attested Copy of Legal Heirs hip Certificate	
<input type="checkbox"/> Third-Party Claims	
<input type="checkbox"/> FIR (in case of fatal injuries/accidents or third party liabilities)	
<input type="checkbox"/> A copy of PAN Card (if the claim amount is more than Rs. 1 Lakh)	

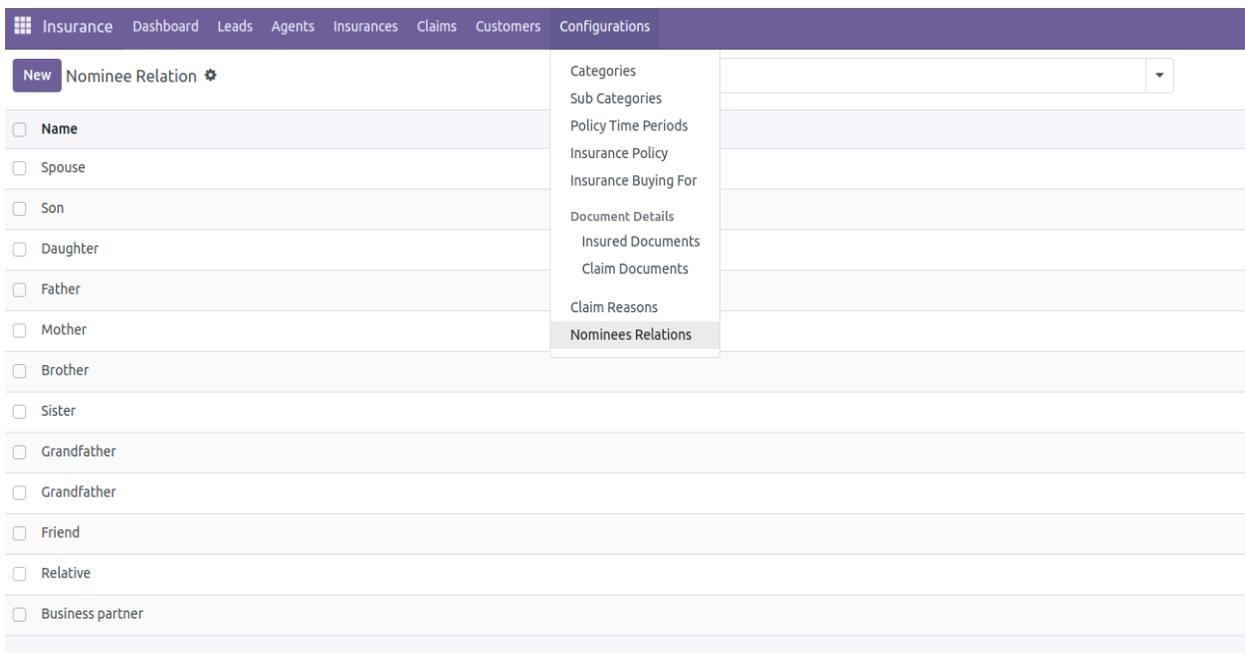
5.7. Claim Reasons

- 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.

The screenshot shows a web form titled "Insurance Quote Request". At the top, there is a navigation bar with "YourLogo", "Home", "Quote Request" (highlighted with a red box), "Track Request", and "Contact us". On the right, there is a search icon, a phone icon with the number "+1 (650) 555-0111", and "Sign in" and "Contact Us" buttons.

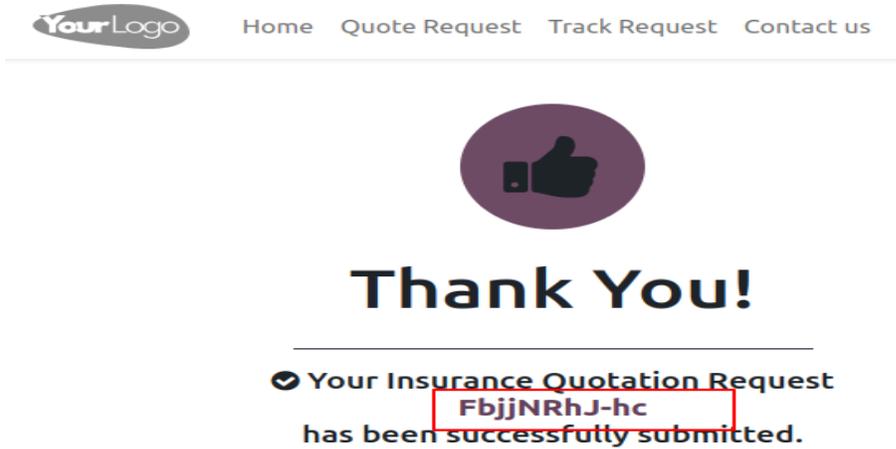
The main form content includes:

- Quote for ***: A dropdown menu with "Life Insurance Quote Request" selected.
- Personal Information**:
 - Name**: Brandon Freeman
 - Email***: brandon.freeman55@example.com
 - Date of Birth***: 02/05/2012 (with a calendar icon) and **Age**: 12 (highlighted with a red box).
 - Phone***: (355)-687-3262
 - Gender***: Male
 - A tooltip: "Automatically calculate age by entering the date of birth" points to the age field.
- Insurance Type**:
 - Policy Provider***: General Ins Company
 - Policy Category***: Life Insurance (highlighted with a red box)
 - Sub Category**: Term Life Insurance
- Notes**: A text area containing the text: "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,"
- Terms & Conditions**: A checkbox labeled "I agree to the Terms & Conditions" (highlighted with a red box).
- Submit**: A purple button (highlighted with a red box).

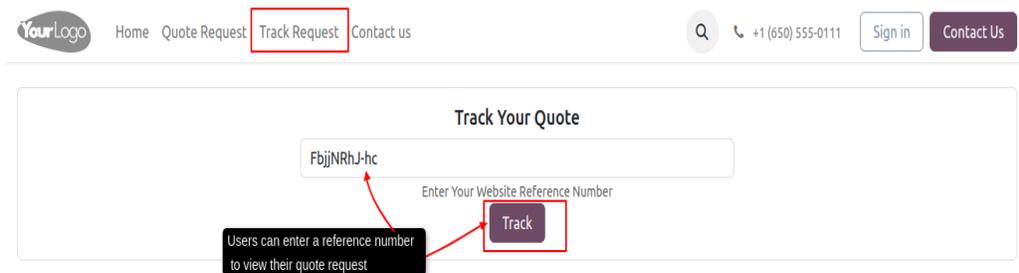
Annotations include:

- A red box around the "Date of Birth" and "Age" fields.
- A red box around the "Policy Category" and "Sub Category" fields.
- A red box around the "I agree to the Terms & Conditions" checkbox.
- A red box around the "Submit" button.
- Three black callout boxes with red arrows pointing to the "Date of Birth" field, the "Policy Category" field, and the "Submit" button.

- 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	Insurance Policy Details
Name: Brandon Freeman Date of Birth: 05/02/2012 Age: 12 Years Gender: Male Phone: (355)-687-3262 Email: brandon.freeman55@example.com	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

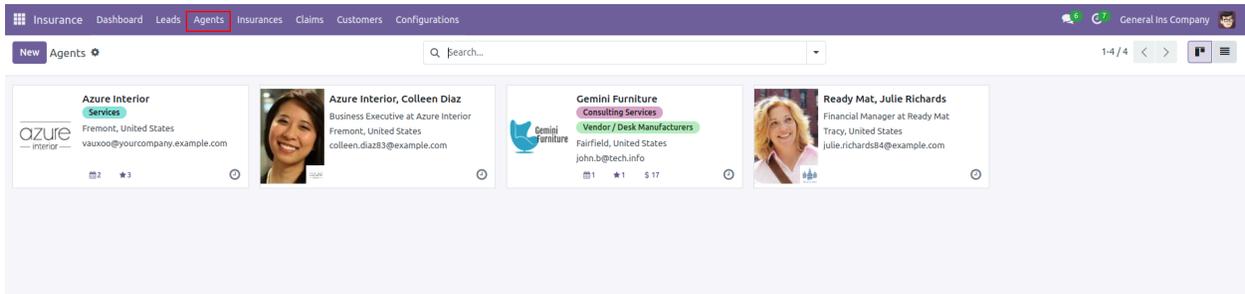
2024-05-15

Quotation request for Life Insurance Quote Request successfully submitted

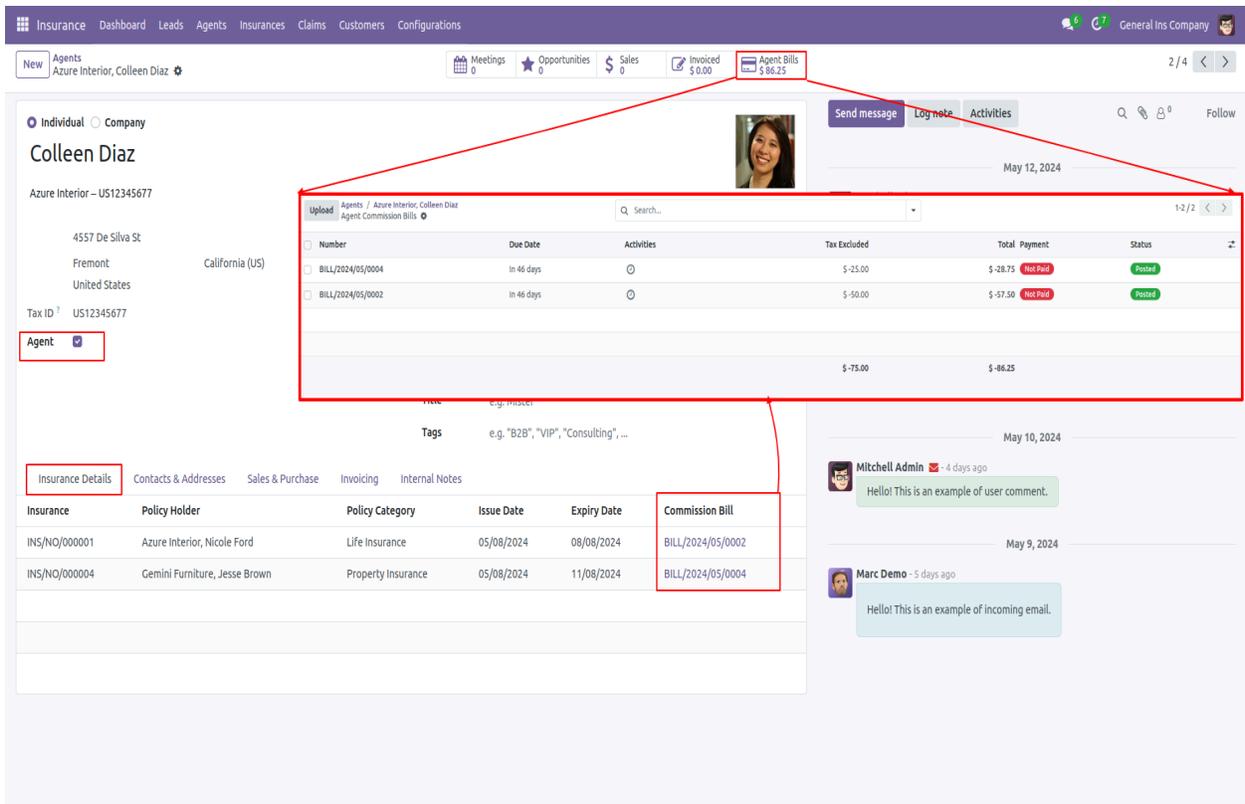


[Terms & Conditions](#)

7. Agents



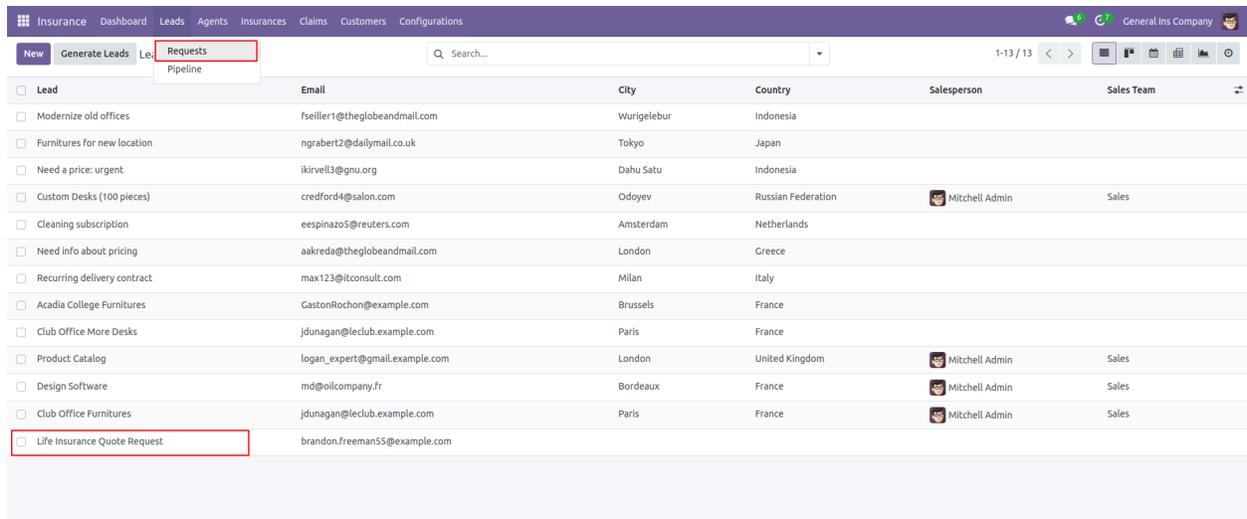
- Users can manage agents by setting the 'Agent' boolean to true. Once enabled, the insurance tab becomes visible, showing the insurances created by the agent. Additionally, the upper smart button displays all commission bills related to the agent.



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.



The screenshot shows a CRM interface with a navigation bar at the top containing 'Insurance', 'Dashboard', 'Leads', 'Agents', 'Insurances', 'Claims', 'Customers', and 'Configurations'. The user is logged in as 'General Ins Company'. A dropdown menu is open under 'Leads', showing 'Requests' and 'Pipeline'. The main area displays a table of leads with columns for 'Lead', 'Email', 'City', 'Country', 'Salesperson', and 'Sales Team'. The lead 'Life Insurance Quote Request' is highlighted with a red box.

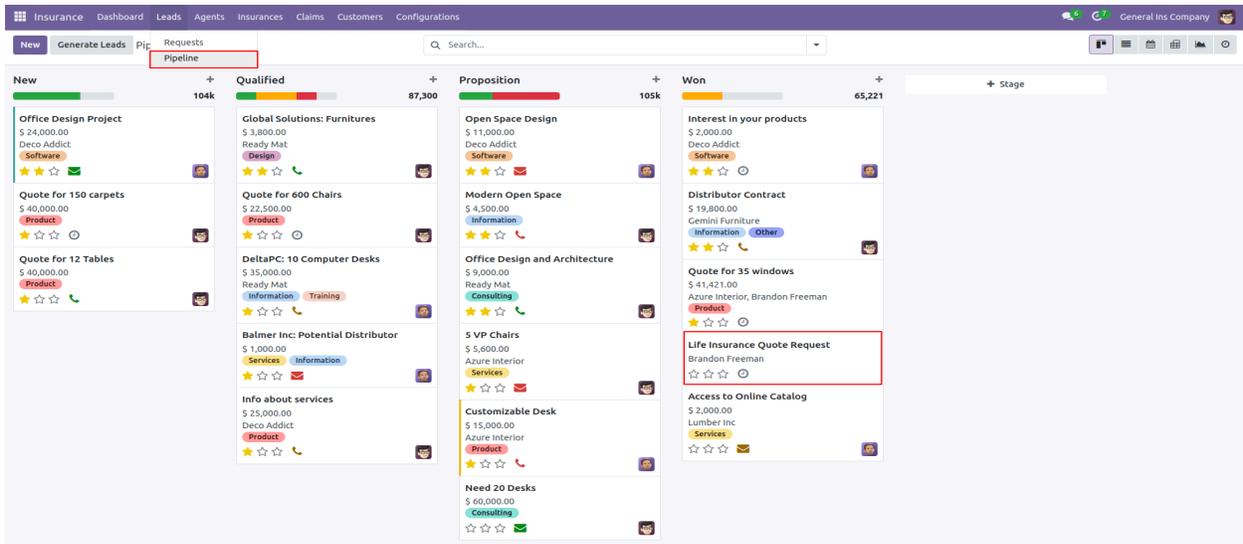
Lead	Email	City	Country	Salesperson	Sales Team
<input type="checkbox"/> Modernize old offices	fseiller1@theglobeandmail.com	Wurigelebur	Indonesia		
<input type="checkbox"/> Furnitures for new location	ngrabert2@daily.co.uk	Tokyo	Japan		
<input type="checkbox"/> Need a price: urgent	ikirvell3@gnu.org	Dahu Satu	Indonesia		
<input type="checkbox"/> Custom Desks (100 pieces)	credford4@salon.com	Odoyev	Russian Federation	Mitchell Admin	Sales
<input type="checkbox"/> Cleaning subscription	eespinazo5@reuters.com	Amsterdam	Netherlands		
<input type="checkbox"/> Need info about pricing	aakreda@theglobeandmail.com	London	Greece		
<input type="checkbox"/> Recurring delivery contract	max123@itconsult.com	Milan	Italy		
<input type="checkbox"/> Acadia College Furnitures	GastonRochon@example.com	Brussels	France		
<input type="checkbox"/> Club Office More Desks	jdunagan@leclub.example.com	Paris	France		
<input type="checkbox"/> Product Catalog	logan_expert@gmail.example.com	London	United Kingdom	Mitchell Admin	Sales
<input type="checkbox"/> Design Software	md@oilcompany.fr	Bordeaux	France	Mitchell Admin	Sales
<input type="checkbox"/> Club Office Furnitures	jdunagan@leclub.example.com	Paris	France	Mitchell Admin	Sales
<input type="checkbox"/> Life Insurance Quote Request	brandon.freeman55@example.com				

- 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.

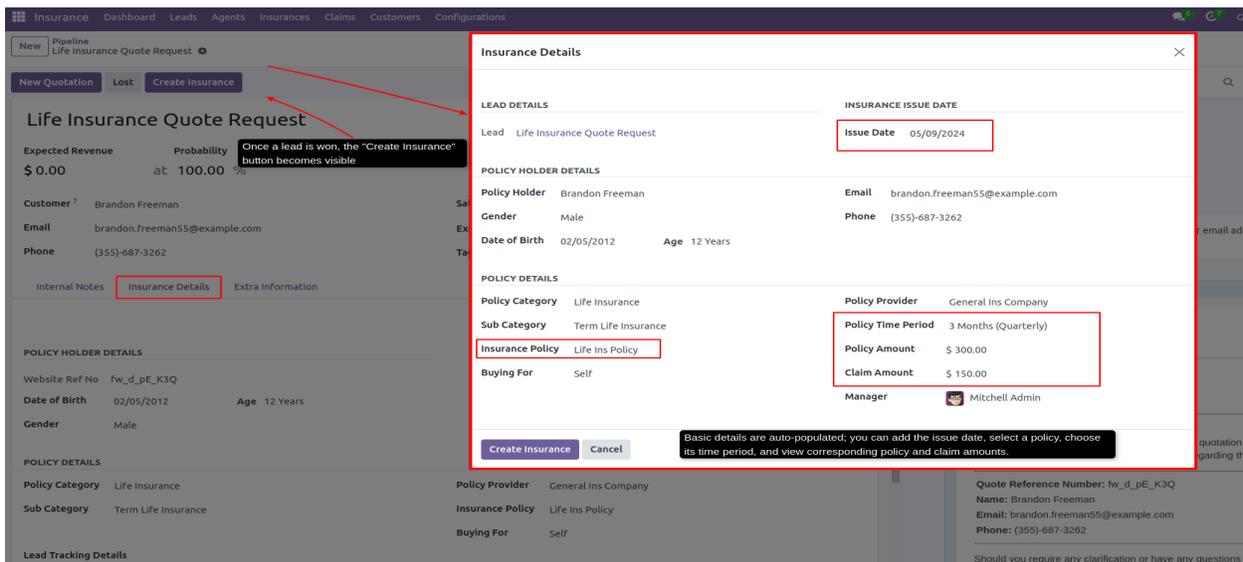
The screenshot displays a CRM interface for a 'Life Insurance Quote Request'. The top navigation bar includes 'Insurance', 'Dashboard', 'Leads', 'Agents', 'Insurances', 'Claims', 'Customers', and 'Configurations'. The main header shows 'New Leads', 'Life Insurance Quote Request', and 'Requests Pipeline'. The left sidebar has 'Convert to Opportunity' and 'Lost' buttons. The main content area is titled 'Life Insurance Quote Request' and shows a probability of 42.96%. A callout box states: 'If a lead is created directly from the website, a website reference number will be available for tracking and reference.' The contact information for Brandon Freeman is displayed, including email, phone, and address. A callout box notes: 'When a quote request is created from the website, notify the customer via email with the details and next steps.' The 'Internal Notes' section shows 'Insurance Details' and 'Extra Info'. The 'POLICY HOLDER DETAILS' section includes 'Website Ref No', 'Date of Birth', and 'Age'. The 'POLICY DETAILS' section shows 'Policy Category', 'Policy Provider', and 'Sub Category'. The 'Lead Tracking Details' section shows a table with a single entry: '05/15/2024 Quotation request for Life Insurance Quote Request successfully submitted'. On the right, an email notification from 'Info@yourcompany.com' is shown, with a 'View Details' button and a callout box: 'Click directly to view details.'

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

Insurance	Policy Holder	Policy Category	Sub Category	Insurance Policy	Policy Time Period	Issue Date	Expiry Date	Status
<input type="checkbox"/> INS/NO/000001	Azure Interior, Nicole Ford	Life Insurance	Term Life Insurance	Life Ins Policy	3 Months (Quarterly)	05/08/2024	08/08/2024	Expired
<input type="checkbox"/> INS/NO/000002	Deco Addict, Floyd Steward	Health Insurance	Personal Health Insurance	Personal Health Ins Policy	4 Months	05/09/2024	09/09/2024	Expired
<input type="checkbox"/> INS/NO/000004	Gemini Furniture, Jesse Brown	Property Insurance	Homeowner's Insurance	Home Ins Policy	6 Months	05/08/2024	11/08/2024	Confirmed
<input type="checkbox"/> INS/NO/000005	Gemini Furniture, Edwin Hansen	Life Insurance	Term Life Insurance	Life Ins Policy	3 Months (Quarterly)	05/01/2024	08/01/2024	Running
<input type="checkbox"/> INS/NO/000006	Azure Interior, Nicole Ford	Life Insurance	Term Life Insurance	Life Ins Policy	3 Months (Quarterly)	05/08/2024	08/08/2024	New
<input type="checkbox"/> INS/NO/000007	Deco Addict, Floyd Steward	Health Insurance	Personal Health Insurance	Personal Health Ins Policy	3 Months (Quarterly)	05/08/2024	08/08/2024	New
<input type="checkbox"/> INS/NO/000010	Brandon Freeman	Life Insurance	Term Life Insurance	Life Ins Policy	3 Months (Quarterly)	05/09/2024	08/09/2024	New

- 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

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

AGENT DETAILS

Agent Required

Agent Azure Interior, Colleen Diaz

Phone (255)-595-8393

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

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

AGENT COMMISSION DETAILS

Commission Type Fixed Percentage

Fixed Amount \$ 50.00

INSURED DETAILS

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

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.

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.

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.

TYPES OF PAYMENTS

Premium Type Fixed Installment

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

PAYMENT DETAILS

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

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

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

New Insurance New Documents Claims

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 Family Health Insurance Expiry Date 11/16/2024
 Insurance Policy Family Health Ins Policy Policy Time Period 6 Months
 Buying For Family Policy Amount \$ 600.00
 Policy Provider General Ins Company Manager Mitchell Admin

AGENT DETAILS

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

AGENT COMMISSION DETAILS

Commission Type Fixed Percentage
 Commission 25.00
 Total \$ 150.00

INSURED DETAILS

Insured	Date of ...	Age	Gender	Blood Group	Height(cm)	Weight(kg)	Birthmark	Marital Status
Azure Interior,...	05/14/2012	12 Years	Male	A+	145	25	non	Single
Azure Interior,...	05/14/1999	25 Years	Female	B-	132	48	Black Til	Married
Deco Addict, A...	05/09/1956	68 Years	Male	AB+	138	56	Non	Married
Add a line								

HEALTH INSURANCE POLICY DETAILS

Coverage Type Family Deductible Amount \$ 150.00
 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.

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.

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.

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 \$ 750.00
 Claim Amount \$ 250.00

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

Insurance Dashboard Leads Agents Insurances Claims Customers Configurations

New
Insurance
INS/NO/000013

Documents
0

Claims
0

Confirm
Create Agent Commission Bill

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 Age 36 Years	Address 317 Fairchild Dr Street 2 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

AGENT DETAILS

Agent Required

Agent Azure Interior, Colleen Diaz

Phone (255)-595-8393

AGENT COMMISSION DETAILS

Commission Type Fixed Percentage

Fixed Amount \$ 25.00

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

TYPES OF PAYMENTS	PAYMENT DETAILS
Premium Type <input type="radio"/> Fixed <input checked="" type="radio"/> Installment	Total Policy Amount \$ 425.00 Monthly Instalments \$ 106.25
	Claim Amount \$ 150.00

- 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.

INS/NO/000013

POLICY HOLDER DETAILS

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

POLICY DETAILS

Policy Category: Vehicle Insurance
 Sub Category: Third-Party Insurance
 Insurance Policy: Vehicle Ins Policy
 Buying For: Car
 Policy Provider: General Ins Company

AGENT DETAILS

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

INSURED VEHICLE DETAILS

Vehicle: Lexus
 Model: RX
 Year of MFG: 2005
 Cubic Capacity: 2,540
 Seating Capacity: 5

VEHICLE INSURED DECLARED VALUES

For the Vehicle	\$ 152.00	Electric Accessories	\$ 25.00
For Trailer	\$ 0.00	Value of CNG/LPG KIT	\$ 35.00
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	Service Tax	\$ 8.00
Final Premium	\$ 20.00	Total Premium	\$ 110.00

Documents

Insured No	Policy Holder	Document Type	Document	Status
INS/NO/000013	Gemini Furniture, Edwin Hansen	Aadhaar Card	63_lea04.png	Verified
INS/NO/000013	Gemini Furniture, Edwin Hansen	Driving License	62_c_policy3.png	Rejected
INS/NO/000013	Gemini Furniture, Edwin Hansen	Recent Photograph	64_agent2.png	Draft

When selecting a vehicle-related insurance policy, you can complete the necessary vehicle-related details, ensuring accurate coverage for your specific vehicle.

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

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	Age	36 Years
		Address	317 Fairchild Dr 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

AGENT DETAILS

Agent Required	<input checked="" type="checkbox"/>	AGENT COMMISSION DETAILS	
Agent	Azure Interior, Colleen Diaz	Commission Type	<input checked="" type="radio"/> Fixed <input type="radio"/> Percentage
Phone	(255)-595-8393	Fixed Amount	\$ 25.00
		Commission Bill	BILL/2024/05/0007

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

Add You can upload multiple images related to vehicle insurance



Back View



Side View



Front View



Side View

- 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	Age	36 Years	Address	317 Fairchild Dr
				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

AGENT DETAILS

Agent Required	<input checked="" type="checkbox"/>	Commission Type	<input checked="" type="radio"/> Fixed <input type="radio"/> Percentage
Agent	Azure Interior, Colleen Diaz	Fixed Amount	\$ 25.00
Phone	(255)-598-8393	Commission Bill	BILL/2024/05/0007

AGENT COMMISSION DETAILS

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.

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
 Policy Provider: General Ins Company
 Policy/Certificate No: CA54457001
 Previous Policy No: CDIKJH6587
 Issue Date: 05/09/2024
 Expiry Date: 09/09/2024
 Policy Time Period: 4 Months
 Policy Amount: \$ 400.00
 Manager: Mitchell Admin

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

Payment Details

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

TYPES OF PAYMENTS

Premium Type: Fixed Installment

PAYMENT DETAILS

Total Policy Amount: \$ 425.00
 Monthly Instalments: \$ 106.25
 Claim Amount: \$ 150.00

Insurance Emi Details

Name	Installment Date	Installment Amount	Invoice	Invoice Status
Installment 1	05/09/2024	\$ 106.25		Create Invoice
Installment 2	06/09/2024	\$ 106.25		Create Invoice
Installment 3	07/09/2024	\$ 106.25		Create Invoice
Installment 4	08/09/2024	\$ 106.25		Create Invoice
		\$ 425.00		

- 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.

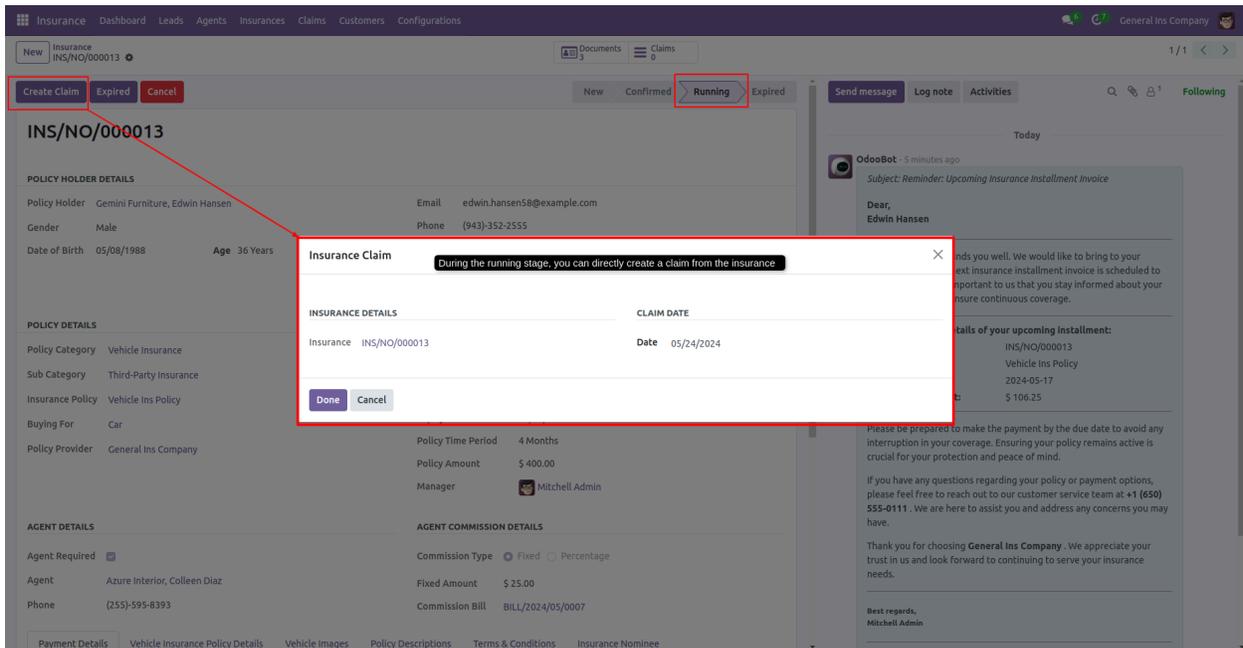
The screenshot displays the 'Insurance Management' interface for policy 'INS/NO/000013'. It is divided into several sections:

- POLICY HOLDER DETAILS:** Gemini Furniture, Edwin Hansen. Contact: (943)-352-2555. Address: 317 Fairchild Dr, Fairfield, California (US) 94535.
- POLICY DETAILS:** Vehicle insurance, Policy No. CA54457001, Previous Policy No. CDIKJH6587, Issue Date: 05/09/2024, Expiry Date: 09/09/2024, Policy Amount: \$400.00.
- AGENT DETAILS:** Agent: Azure Interior, Colleen Diaz. Commission: Fixed \$25.00.
- Payment Details:** Total Policy Amount: \$425.00, Monthly Instalments: \$106.25, Claim Amount: \$150.00.
- Insurance Emi Details Table:**

Name	Installment Date	Installment Amount	Invoice	Invoice Status
Installment 1	05/09/2024	\$ 106.25	INV/2024/00008	Not Paid
Installment 2	05/17/2024	\$ 106.25	Draft Invoice (* 38)	Not Paid
Installment 3	07/09/2024	\$ 106.25		
Installment 4	08/09/2024	\$ 106.25		
		\$ 425.00		
- Email Reminder (Odoobot):** Subject: 'Reminder: Upcoming Insurance Installment Invoice'. Content includes a greeting to Edwin Hansen, a reminder to pay by the due date to avoid coverage interruption, and key details: Policy Number: INS/NO/000013, Policy: Vehicle Ins Policy, Installment Date: 2024-05-17, Installment Amount: \$ 106.25.
- Settings (Insurance Management):** 'Installation Reminder Days' is set to 2 days.

Annotations in the image include a text box stating: 'If the invoice is not created, an installment invoice is automatically generated based on reminder days and sent via email to notify the customer.' and red boxes highlighting the 'Draft Invoice (* 38)' status in the table and the 'Installation Reminder Days' setting.

- 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.

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

Insurance / INS/NO/000013
CLM/NO/000006

Submit New Submit Approved

CLM/NO/000006

INSURANCE POLICY NUMBER CLM APPROVAL DATE

Insurance INS/NO/000013 Date 05/24/2024

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 Age 36 Years Address 317 Fairchild Dr

Fairfield California (US) 94535 United States

POLICY DETAILS

Policy Category Vehicle Insurance Insurance Policy Vehicle Ins Policy

Sub Category Third-Party Insurance Policy Time Period 4 Months

AGENT DETAILS **POLICY PROVIDER**

Agent Required Policy Provider General Ins Company

Agent Azure Interior, Colleen Diaz Manager Mitchell Admin

INSURANCE CLAIM DETAILS

Policy Amount \$ 425.00 Claim Amount \$ 0.00

Remaining Amount \$ 150.00

Reason For Claim Application Claim Documents Claim Images Insurance Nominee Terms & Conditions

REASON FOR FILING THE CLAIM APPLICATION

Claim Reasons

Annotations:

- After creating a claim, you're redirected to the corresponding claim page
- Basic details are automatically filled in based on the insurance
- After adding reasons for the claim, click "Submit"; otherwise, a warning message appears

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

Insurance Dashboard Leads Agents Insurances Claims Customers Configurations

Insurance / INS/NO/000013
CLM/NO/000006

Approved **Rejected** New Submit Approved Send message Log note Activities Following

CLM/NO/000006

INSURANCE POLICY NUMBER CLM APPROVAL DATE

Insurance INS/NO/000013 Date 05/24/2024

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 Age 36 Years Address 317 Fairchild Dr

Fairfield California (US) 94535 United States

POLICY DETAILS

Policy Category Vehicle Insurance Insurance Policy Vehicle Ins Policy

Sub Category Third-Party Insurance Policy Time Period 4 Months

AGENT DETAILS **POLICY PROVIDER**

Agent Required Policy Provider General Ins Company

Agent Azure Interior, Colleen Diaz Manager Mitchell Admin

INSURANCE CLAIM DETAILS

Policy Amount \$ 425.00 Claim Amount \$ 50.00

Remaining Amount \$ 150.00

Reason For Claim Application Claim Documents Claim Images Insurance Nominee Terms & Conditions

Document Type

Description	Document	Status
Add a line		

Annotations:

- Clicking the "Approve" button automatically adds policy-wise claim-related documents, upload and verify documents for processing and approval.

Activity Log:

Today

- Mitchell Admin - 7 minutes ago: claim information created

- 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.

INS/NO/000013

POLICY HOLDER DETAILS

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

POLICY DETAILS

Policy Category: Vehicle Insurance
 Sub Category: Third-Party Insurance
 Insurance Policy: Vehicle Ins Policy
 Buying For: Car
 Policy Provider: General Ins Company

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

CLAIMS

Claim	Insurance	Date	Policy Holder	Policy Category	Sub Category	Insurance Policy	Policy Amount	Remaining Amount	Claim Amount	Claim Status	Claim Bill	Payment Status	
<input type="checkbox"/>	CLM/NQ/000006	INS/NO/000013	05/24/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 150.00	\$ 50.00	Approved	Draft Bill (# 39)	Not Paid
<input type="checkbox"/>	CLM/NQ/000007	INS/NO/000013	05/16/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 100.00	\$ 32.00	Approved	BILL/2024/05/0008	Not Paid
<input type="checkbox"/>	CLM/NQ/000008	INS/NO/000013	05/22/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 68.00	\$ 25.00	Approved	BILL/2024/05/0009	Paid

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.

attention that your next insurance installment invoice is scheduled to be issued soon. It's important to us that you stay informed about your policy payments to ensure continuous coverage.

Here are the key details of your upcoming installment:

Policy Number: INS/NO/000013
Policy: Vehicle Ins Policy
Installment Date: 2024-05-17
Installment Amount: \$ 106.25

Please be prepared to make the payment by the due date to avoid any interruption in your coverage. Ensuring your policy remains active is crucial for your protection and peace of mind.

If you have any questions regarding your policy or payment options, please feel free to reach out to our customer service team at +1 (650) 555-0111. We are here to assist you and address any concerns you may have.

Thank you for choosing General Ins Company. We appreciate your trust in us and look forward to continuing to serve your insurance needs.

Best regards,
 Mitchell Admin

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

CLAIMS TABLE

Claim	Insurance	Date	Policy Holder	Policy Category	Sub Category	Insurance Policy	Policy Amount	Remaining Amount	Claim Amount	Claim Status	Claim Bill	Payment Status	
<input type="checkbox"/>	CLM/NO/000006	INS/NO/000013	05/24/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 150.00	\$ 50.00	Approved	Draft Bill (* 39)	Not Paid
<input type="checkbox"/>	CLM/NO/000007	INS/NO/000013	05/16/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 100.00	\$ 32.00	Approved	BILL/2024/05/0008	Not Paid
<input type="checkbox"/>	CLM/NO/000008	INS/NO/000013	05/22/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 68.00	\$ 25.00	Approved	BILL/2024/05/0009	Paid
<input type="checkbox"/>	CLM/NO/000009	INS/NO/000013	05/23/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 43.00	\$ 43.00	Approved	BILL/2024/05/0010	Not Paid
									Claim Amount	\$ 150.00			

PAYMENT DETAILS

Total Policy Amount	\$ 425.00	Monthly Instalments	\$ 106.25
Claim Amount	\$ 150.00		

Insurance Emi Details

Name	Installment Date	Installment Amount	Invoice	Invoice Status
Installment 1	05/09/2024	\$ 106.25	INV/2024/00008	Paid
Installment 2	05/17/2024	\$ 106.25	INV/2024/00011	Paid
Installment 3	07/09/2024	\$ 106.25	INV/2024/00009	Paid
Installment 4	08/09/2024	\$ 106.25	INV/2024/00010	Paid
		\$ 425.00		

Here are the key details of your upcoming installment:

Policy Number: INS/NO/000013
Policy: Vehicle Ins Policy
Installment Date: 2024-05-17
Installment Amount: \$ 106.25

Please be prepared to make the payment by the due date to avoid any interruption in your coverage. Ensuring your policy remains active is crucial for your protection and peace of mind.

If you have any questions regarding your policy or payment options, please feel free to reach out to our customer service team at +1 (650) 555-0111. We are here to assist you and address any concerns you may have.

Thank you for choosing **General Ins Company**. We appreciate your trust in us and look forward to continuing to serve your insurance needs.

Best regards,
Mitchell Admin

- 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.

The screenshot displays the 'Insurance' management system interface for policy 'INS/NO/000013'. The policy status is 'Expired', and the current stage is 'Expired'. The interface is divided into several sections:

- POLICY HOLDER DETAILS:** Gemini Furniture, Edwin Hansen. 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. Policy/Certificate No: CA54457001. Previous Policy No: CDIKJH6587. Issue Date: 01/15/2024. Expiry Date: 05/15/2024. Policy Time Period: 4 Months. Policy Amount: \$ 400.00. Manager: Mitchell Admin.
- 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.
- Settings Panel:** Shows 'Automated insurance cancellation policy' settings. The 'Auto Cancellation' checkbox is checked. The 'Days' field is set to 2. The 'Insurance Website' section is also visible.
- Insurance Nominee Table:**

Name	Relation with policy holder	Date of Birth	Age	Percentage
Azure Interior, Nicole Ford	Daughter	05/07/2012	12 Years	25 %
Deco Addict, Douglas Fletcher	Brother	05/07/2015	9 Years	25 %
Deco Addict, Douglas Fletcher	Father	05/07/2014	10 Years	12 %
Gemini Furniture, Edwin Hansen	Son	05/08/2012	12 Years	38 %
				100.00

Annotations in the image include:

- A callout box pointing to the 'Expired' stage: "If auto-cancellation policy is activated and the expiry date is today, a scheduler runs automatically, changing the stage from running to expired and notifying the policyholder via email."
- A callout box pointing to the 'Insurance Nominee' tab: "You can add nominee-related details, including their percentage allocation"

- 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.

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

Documents 3 | Claims 4 | 1/1

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	Age	36 Years
Address	317 Fairchild Dr 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	01/15/2024
Buying For	Car	Expiry Date	05/15/2024
Policy Provider	General Ins Company	Policy Time Period	4 Months
		Policy Amount	\$ 400.00
		Manager	Mitchell Admin

AGENT DETAILS

Agent Required	<input checked="" type="checkbox"/>	Commission Type	<input checked="" type="radio"/> Fixed <input type="radio"/> Percentage
Agent	Azure Interior, Colleen Diaz	Fixed Amount	\$ 25.00
Phone	(255)-595-8393	Commission Bill	BILL/2024/05/007

AGENT COMMISSION DETAILS

Commission Type: Fixed Percentage
Fixed Amount: \$ 25.00
Commission Bill: BILL/2024/05/007

Settings | General Settings | Users & Companies | Translations | Technical

Save | Discard | Settings

Installment Reminder Days

Days: 2
Reminder days for Creating Installments Invoice

Automated Insurance cancellation policy.

Auto Cancellation
Insurance Policy cancellation

Days: 2
Reminder Days for Insurance Expiry

Insurance Website

Terms and Conditions
Insurance Terms and Conditions

URL: Terms and Conditions URL

OdooBot - 2 minutes ago

Subject: Important Update: Information Regarding Your Insurance Policy

Dear, Edwin Hansen

We hope this email finds you well. We are writing to provide you with important information related to your insurance policy with **General Ins Company**.

We want to keep you informed about the status of your insurance policy and ensure that you have all the necessary details readily available. Our records indicate that there have been recent updates or changes pertaining to your policy.

Please find below the key details related to your insurance policy:

Policy Number:	INS/NO/000013
Policy:	Vehicle Ins Policy
Policy Category:	Vehicle Insurance
Policy Sub Category:	Third-Party Insurance
Coverage Start Date:	2024-01-15
Coverage End Date:	2024-05-15
Premium Amount:	\$ 425.00

It is crucial to review the above information carefully to ensure its accuracy. If you have any questions or concerns regarding the policy details, please reach out to our dedicated customer support team at **+1 (650) 555-0111** or reply to this email. Our team will be happy to assist you.

We strive to provide you with comprehensive coverage and exceptional service. Should you require any updates or modifications to your policy, please inform us at your earliest convenience. We will work diligently to accommodate your requests and ensure that your insurance policy aligns with your evolving needs.

At **General Ins Company** we value your trust and are committed to your satisfaction. We appreciate your continued support and look forward to serving you as your trusted insurance provider.

Thank you for your attention to this matter.

Note: Please be reminded that your insurance policy is due for renewal from expiry date **2024-05-15** to cancellation date **2024-05-18** between 2 days. Failure to renew may result in policy cancellation. Act now to ensure uninterrupted coverage.

Sincerely,
Mitchell Admin

General Ins Company
+1 (650) 555-0111
info@yourcompany.com
http://bharti-axagi.co.in

- 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.

The screenshot displays the 'INS/NO/000013' policy page. At the top, a navigation bar includes 'Insurance', 'Dashboard', 'Leads', 'Agents', 'Insurances', 'Claims', 'Customers', and 'Configurations'. The page is divided into several sections:

- POLICY HOLDER DETAILS:** Gemini Furniture, Edwin Hansen. Email: edwin.hansen59@example.com. Phone: (943)-352-2555. Address: 317 Fairchild Dr, Fairfield, California (US), 94535.
- POLICY DETAILS:**
 - Policy Category: Vehicle Insurance
 - Sub Category: Third-Party Insurance
 - Insurance Policy: Vehicle Ins Policy
 - Buying For: Car
 - Policy/Certificate No: CA54457001
 - Previous Policy No: CDIKJH6587
 - Issue Date: 01/12/2024
 - Expiry Date: 05/12/2024 (highlighted with a red box)
 - Policy Time Period: 4 Months
 - Policy Amount: \$ 400.00
 - Manager: Mitchell Admin
- AGENT COMMISSION DETAILS:**
 - Commission Type: Fixed (selected)
 - Fixed Amount: \$ 25.00
 - Commission Bill: BILL/2024/05/0007
- Settings Panel (Left):** Shows 'Installation Reminder Days' and 'Automated insurance cancellation policy' settings.
- Communication Panel (Right):** Shows an email notification from 'Odoobot' with the subject 'Notice of Insurance Policy Cancellation Due to Inability to Renew'. The email body states: 'We regret to inform you that your insurance policy with General Ins Company policy number INS/NO/000013 will be canceled due to our inability to renew it. Effective 2024-05-18 your coverage will be terminated, and you will not be insured under our policies thereafter. For further assistance or inquiries, please contact our customer service team at +1 (650) 555-0111 or reply to this email. Thank you for your understanding. Sincerely, Mitchell Admin. General Ins Company +1 (650) 555-0111 info@yourcompany.com http://bharti-axagi.co.in'.

Red annotations highlight the 'Cancel' button at the top, the 'Expiry Date' field, and the email notification content.

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

The screenshot displays the 'Insurance' management system interface. At the top, a navigation bar includes 'Insurance', 'Dashboard', 'Leads', 'Agents', 'Insurances', 'Claims', 'Customers', and 'Configurations'. Below this, a header shows the current policy ID 'INS/NO/000013' and counts for 'Documents' (3) and 'Claims' (4). A status bar at the top right indicates the policy's lifecycle: 'New', 'Confirmed', 'Running', 'Expired', and 'Cancel'.

A red box highlights a 'Print' dropdown menu. The menu options are:

- Print
- Insurance Report
- Vehicle Insurance Report
- Duplicate
- Delete

The main content area is divided into several sections:

- 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
 - Policy Provider: General Ins Company
 - Policy/Certificate No: CA54457001
 - Previous Policy No: CDIKJH6587
 - Issue Date: 01/12/2024
 - Expiry Date: 05/12/2024
 - Policy Time Period: 4 Months
 - Policy Amount: \$ 400.00
 - Manager: Mitchell Admin
- 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

At the bottom, a navigation bar includes tabs for 'Payment Details', 'Vehicle Insurance Policy Details', 'Vehicle Images', 'Policy Descriptions', 'Terms & Conditions', and 'Insurance Nominee'.

- 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 Category: Vehicle Insurance
 Sub Category: Third-Party Insurance
 Insurance Policy: Vehicle Ins Policy
 Buying For: Car

Policy/Certificate No: CA54457001
 Previous Policy No: CDIKJH6587
 Policy Time Period
 Insurance Policy Time Duration: 01/12/2024 - 05/12/2024
 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

Basic OD: \$ 5.00
 Package Premium: \$ 12.00
 Service Tax: \$ 8.00
 Special Discount: \$ 5.00
 Final Premium: \$ 20.00

> Third Party Liability Premium

Basic TP Liability: \$ 32.00
 PA Cover for Owner-Driver: \$ 25.00
 Package Premium: \$ 45.00
 Liability Service Tax: \$ 8.00
 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

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

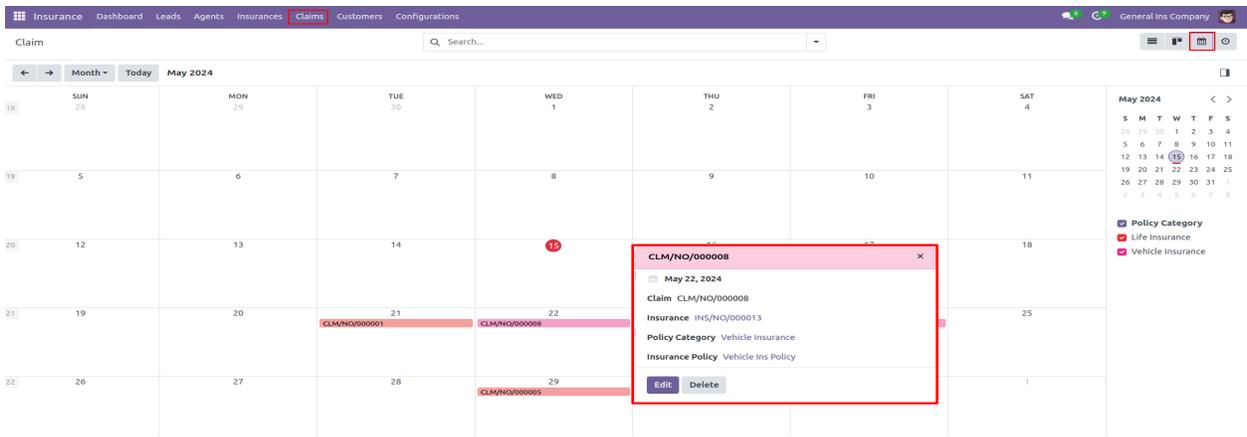
1-9/9

Claim	Insurance	Date	Policy Holder	Policy Category	Sub Category	Insurance Policy	Policy Amount	Remaining Amount	Claim Amount	Claim Status	Claim Bill	Payment Status
<input type="checkbox"/>	CLM/NO/000001	INS/NO/000001	05/21/2024	Azure Interior, Nicole Ford	Life Insurance	Term Life Insurance	Life Ins Policy	\$ 350.00	\$ 150.00	\$ 0.00	New	
<input type="checkbox"/>	CLM/NO/000002	INS/NO/000005	05/23/2024	Gemini Furniture, Edwin Hansen	Life Insurance	Term Life Insurance	Life Ins Policy	\$ 300.00	\$ 150.00	\$ 120.00	Approved	BILL/2024/05/0006 Paid
<input type="checkbox"/>	CLM/NO/000003	INS/NO/000005	05/16/2024	Gemini Furniture, Edwin Hansen	Life Insurance	Term Life Insurance	Life Ins Policy	\$ 300.00	\$ 30.00	\$ 0.00	Submit	
<input type="checkbox"/>	CLM/NO/000004	INS/NO/000005	05/16/2024	Gemini Furniture, Edwin Hansen	Life Insurance	Term Life Insurance	Life Ins Policy	\$ 300.00	\$ 30.00	\$ 0.00	Rejected	
<input type="checkbox"/>	CLM/NO/000005	INS/NO/000005	05/29/2024	Gemini Furniture, Edwin Hansen	Life Insurance	Term Life Insurance	Life Ins Policy	\$ 300.00	\$ 30.00	\$ 0.00	Approved	
<input type="checkbox"/>	CLM/NO/000006	INS/NO/000013	05/24/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 150.00	\$ 50.00	Approved	Draft Bill (* 39) Not Paid
<input type="checkbox"/>	CLM/NO/000007	INS/NO/000013	05/16/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 100.00	\$ 32.00	Approved	BILL/2024/05/0008 Not Paid
<input type="checkbox"/>	CLM/NO/000008	INS/NO/000013	05/22/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 68.00	\$ 25.00	Approved	BILL/2024/05/0009 Paid
<input type="checkbox"/>	CLM/NO/000009	INS/NO/000013	05/23/2024	Gemini Furniture, Edwin Hansen	Vehicle Insurance	Third-Party Insurance	Vehicle Ins Policy	\$ 425.00	\$ 43.00	\$ 43.00	Approved	BILL/2024/05/0010 Not Paid
												\$ 282.00

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

New Claim

INS/NO/000001	INS/NO/000005	INS/NO/000013	INS/NO/000006
<p>CLM/NO/000001</p> <p>Insurance Policy: Life Ins Policy</p> <p>Insurance: INS/NO/000001</p> <p>Azure Interior, Nicole Ford</p> <p>05/21/2024</p> <p>New</p>	<p>CLM/NO/000002</p> <p>Insurance Policy: Life Ins Policy</p> <p>Insurance: INS/NO/000005</p> <p>Gemini Furniture, Edwin Hansen</p> <p>05/23/2024</p> <p>Approved</p>	<p>CLM/NO/000003</p> <p>Insurance Policy: Life Ins Policy</p> <p>Insurance: INS/NO/000005</p> <p>Gemini Furniture, Edwin Hansen</p> <p>05/16/2024</p> <p>Submit</p>	<p>CLM/NO/000004</p> <p>Insurance Policy: Life Ins Policy</p> <p>Insurance: INS/NO/000005</p> <p>Gemini Furniture, Edwin Hansen</p> <p>05/16/2024</p> <p>Rejected</p>
<p>CLM/NO/000005</p> <p>Insurance Policy: Life Ins Policy</p> <p>Insurance: INS/NO/000005</p> <p>Gemini Furniture, Edwin Hansen</p> <p>05/29/2024</p> <p>Approved</p>	<p>CLM/NO/000006</p> <p>Insurance Policy: Vehicle Ins Policy</p> <p>Insurance: INS/NO/000013</p> <p>Gemini Furniture, Edwin Hansen</p> <p>05/24/2024</p> <p>Approved</p>	<p>CLM/NO/000007</p> <p>Insurance Policy: Vehicle Ins Policy</p> <p>Insurance: INS/NO/000013</p> <p>Gemini Furniture, Edwin Hansen</p> <p>05/16/2024</p> <p>Approved</p>	<p>CLM/NO/000008</p> <p>Insurance Policy: Vehicle Ins Policy</p> <p>Insurance: INS/NO/000013</p> <p>Gemini Furniture, Edwin Hansen</p> <p>05/22/2024</p> <p>Approved</p>
<p>CLM/NO/000009</p> <p>Insurance Policy: Life Ins Policy</p> <p>Insurance: INS/NO/000005</p> <p>Gemini Furniture, Edwin Hansen</p> <p>05/29/2024</p> <p>Approved</p>	<p>CLM/NO/000009</p> <p>Insurance Policy: Vehicle Ins Policy</p> <p>Insurance: INS/NO/000013</p> <p>Gemini Furniture, Edwin Hansen</p> <p>05/23/2024</p> <p>Approved</p>		



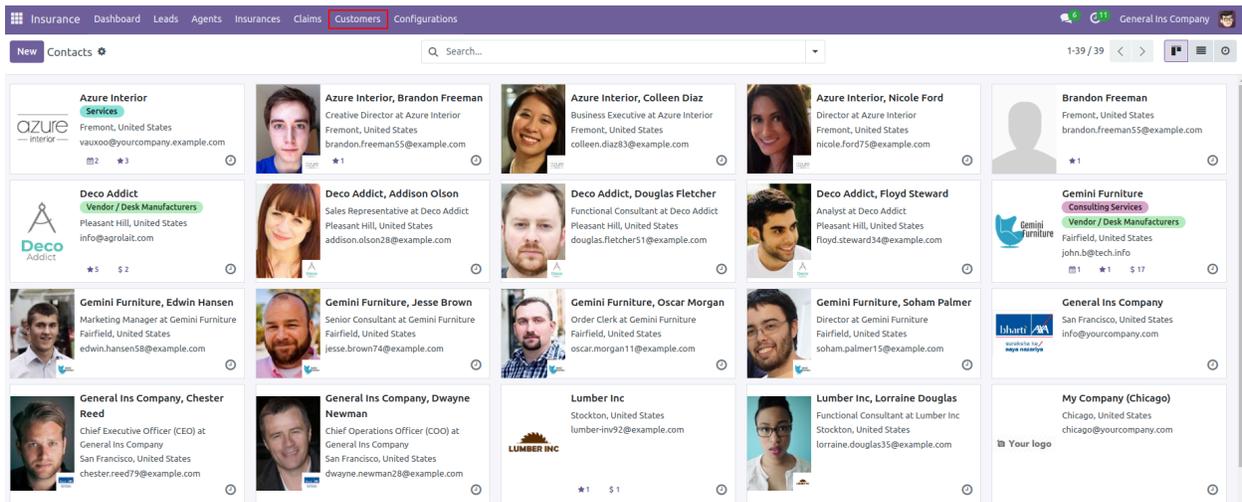
Insurance Dashboard Leads Agents Insurances **Claims** Customers Configurations

Claim

	Email	Call	Meeting	To-Do	Upload Document
	1		1	1	1
CLM/NO/000007	5/15/2024				5/20/2024
CLM/NO/000004			5/15/2024		
CLM/NO/000003				5/20/2024	

+ Schedule activity

11. Customers



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

