**Business Requirements Document (BRD)**

**Project Title**

**SmartInsure** – Insurance Website with AI Chatbot

**1. Purpose**

SmartInsure aims to offer users a seamless way to browse, compare, and purchase insurance plans online. An AI-powered chatbot will assist users by answering questions, guiding them through insurance options, and offering real-time support.

**2. Scope**

The platform will allow:

* Browsing multiple types of insurance (Health, Life, Auto, Home, Travel, Business).
* Viewing detailed insurance plans including **coverage**, **premium**, **term**, and **conditions**.
* Selecting coverage type: **Individual** or **Family**.
* Booking insurance plans through a simple online form.
* Generating PDF policy documents post-booking.
* Providing a **responsive AI chatbot** for FAQs, guidance, and live interactions.
* Admin panel to manage plans and bookings.

**3. Features and Requirements**

**3.1 User Features**

* **Homepage:** Overview of insurance offerings.
* **Insurance Listing:** Filters by insurance type and plan name.
* **Plan Details:** Show full information:
  + Coverage
  + Premium
  + Term Length
  + Conditions
* **Booking Form:**
  + Input Name, Email
  + Select Insurance Type, Plan, Coverage Type (Family/Individual)
* **Booking Confirmation:**
  + Generate booking ID
  + Download policy document (PDF)
* **My Bookings Page:** View user's past bookings.

**3.2 AI Chatbot Features**

* Help users find the right plan based on preferences.
* Answer general insurance questions.
* Provide support for booking issues.
* Display icons for user and bot messages.
* Allow minimizing (not closing) the chatbot.

**3.3 Admin Features**

* Admin login authentication.s
* Create, edit, delete insurance plans.
* View all user bookings.

**4. Functional Requirements**

* **Authentication:** JWT-based secure login/signup.
* **Database:** Store users, plans, and bookings.
* **APIs:** CRUD operations for plans and bookings.
* **Payment (Optional/Future):** Simulated for now.
* **Responsive Design:** Mobile-friendly UI.

**5. Non-Functional Requirements**

* **Performance:** Fast loading times, optimized queries.
* **Scalability:** Handle increased traffic in future.
* **Security:** Secure user data and API endpoints.
* **User Experience:** Smooth and simple navigation.

**6. Technology Stack**

* **Frontend:** React.js + Tailwind CSS
* **Backend:** Node.js + Express.js
* **Database:** MongoDB
* **Authentication:** JWT
* **Chatbot AI:** Google Generative AI (Gemini Model)

**7. Assumptions**

* Users have basic internet access and browsing devices.
* Chatbot will provide guidance but not perform bookings directly.
* PDF generation for policies is simulated initially.

**8. Out of Scope**

* Real-time insurance claims or filing.
* Actual payment processing (future enhancement).
* Complex chatbot integration like voice support.