PolicyPal User Guide

Welcome to PolicyPal!

PolicyPal is your personal financial assistant that helps you manage insurance policies, investments, important documents, and stay on top of renewal dates and financial deadlines.

Table of Contents

Getting Started

Creating Your Account

1. Visit the PolicyPal website
2. Click "Sign Up" and enter your email and password
3. Verify your email address
4. You're ready to start!

First Time Login

When you first log in, you'll see an interactive tutorial that walks you through all the features. You can:

- Skip the tutorial and explore on your own
- Complete the tutorial to learn about each feature
- Restart the tutorial anytime from Settings

Dashboard Overview

Your dashboard is your financial command center. Here's what you'll see:

Quick Stats (Top Row)

- **Expiring Soon**: Shows policies expiring within 60 days
- **Total Documents**: Count of all your uploaded documents
- **Average Return**: Your average investment performance
- **At Risk**: Investments that are declining

Upcoming Actions

This section shows your most urgent alerts, sorted by due date. The system automatically:

- Creates alerts 30 days before policy expiry
- Adjusts priority as dates get closer

- Sorts alerts so the most urgent appear first

Recent Policies & Investments

Quick view of your latest policies and top-performing investments.

Managing Policies

Adding a New Policy

1. Click the **"Add New"** button in the sidebar
2. Select **"Policy"**
3. Fill in the details:
    - Policy name (e.g., "Life Insurance")
    - Provider (e.g., "Discovery")
    - Policy number
    - Type (Life, Car, Home, Medical, Other)
    - Coverage amount
    - Premium amount and frequency
    - Start and expiry dates
4. Click **"Add Policy"**

What Happens Automatically

When you add a policy:

- An alert is automatically created 30 days before expiry
- Priority is set based on how far away the expiry date is:
    - **Low Priority**: More than 60 days away
    - **Medium Priority**: 31-60 days away
    - **High Priority**: 30 days or less
- As time passes, the priority automatically increases

Viewing Your Policies

- Go to the **"Policies"** tab in the sidebar
- See all your policies in card format
- Each card shows:
    - Policy name and provider
    - Coverage amount
    - Premium and payment frequency
    - Expiry date
    - Policy type badge

Tracking Investments

Adding an Investment

1. Click **"Add New"** → **"Investment"**
2. Enter details:
    - Investment name
    - Provider/Platform
    - Type (Stocks, Bonds, Mutual Funds, Crypto, Real Estate, Other)

    - Initial investment amount
    - Current value
    - Return percentage (calculated automatically)
    - Purchase date
3. Click **"Add Investment"**

Investment Status

The system automatically categorizes investments:

- **Growing**: Positive returns
- **Stable**: Minimal change
- **Declining**: Negative returns

Portfolio Overview

View your investment performance:

- Total portfolio value
- Average return percentage
- Number of positive vs. declining investments
- Visual chart showing portfolio distribution

Alerts & Reminders

Types of Alerts

1. **Renewal Alerts**: Auto-created for policy expiries
2. **Payment Reminders**: For upcoming premium payments
3. **Review Alerts**: To review investment performance
4. **Custom Alerts**: Create your own reminders

Alert Priority System

Alerts automatically adjust priority based on urgency:

- **High Priority** (Red): 7 days or less until due
- **Medium Priority** (Orange): 8-30 days until due
- **Low Priority** (Blue): More than 30 days away

Managing Alerts

- View all alerts in the **"Alerts"** tab
- Edit alert details by clicking on any alert
- Mark alerts as complete
- Delete alerts you no longer need

Document Storage

Uploading Documents

1. Go to **"Documents"** tab
2. Click **"Upload Document"**
3. Enter document details:
    - Document name

    - Type (Personal, Policy, Investment, Tax, Statement, Other)
    - Category (ID, License, Passport, Insurance types, etc.)
4. Select your file (PDF, DOC, DOCX, JPG, PNG)
5. Click **"Upload"**

Document Categories

Personal Documents:

- ID Documents
- Driver's License
- Passport

Financial Documents:

- Policy certificates
- Investment statements
- Tax returns
- Bank statements

Managing Documents

- **View**: Open documents in your browser
- **Download**: Save documents to your device
- **Delete**: Remove documents you no longer need
- **Search**: Find documents quickly by name or category
- **Filter**: View documents by type

Profile & Settings

Profile Management

Access your profile by clicking the user icon in the top right:

- Update your display name
- Add phone number
- Set your location
- Write a bio
- View account statistics

Settings

Customize your experience:

Notifications:

- Email notifications
- Push notifications
- Alert reminders
- Reminder lead time (3, 7, 14, or 30 days)

Display Preferences:

- Currency (ZAR, USD, EUR, GBP)
- Date format
- Theme (Dark/Light mode)

Privacy:

- Money visibility toggle (hide/show amounts)

Help:

- Restart the tutorial anytime
- Access help resources

Tips & Best Practices

Stay Organized

1. **Upload documents immediately**: When you receive policy documents or statements, upload them right away
2. **Use clear names**: Name your policies and investments descriptively
3. **Set categories**: Properly categorize documents for easy searching

Stay on Top of Renewals

1. **Check alerts regularly**: Review your "Upcoming Actions" daily
2. **Act on high-priority alerts**: Don't ignore red alerts
3. **Update expiry dates**: If you renew a policy, update the expiry date

Protect Your Privacy

1. **Use money visibility**: Hide amounts when viewing in public
2. **Sign out**: Always sign out on shared devices
3. **Strong password**: Use a secure, unique password

Regular Reviews

1. **Monthly check**: Review all policies and investments monthly
2. **Update values**: Keep investment values current
3. **Archive old documents**: Delete outdated documents

Search Effectively

- Use the search bar to find policies, investments, or alerts quickly
- Search works across names, providers, and policy numbers
- Filter documents by type for faster access

Keyboard Shortcuts & Quick Actions

Navigation

- Click sidebar items to switch between sections
- Use the search bar for quick lookups
- Click "Add New" for fast data entry

Theme & Display

- Toggle theme with the sun/moon icon
- Toggle money visibility with the eye icon
- Export reports with the "Export PDF" button

Getting Help

Tutorial

Restart the interactive tutorial from Settings → Help & Tutorial

Common Issues

Can't see my data?

- Make sure you're signed in
- Check your internet connection
- Refresh the page

Alerts not showing?

- Ensure policies have expiry dates set
- Check that alerts weren't accidentally deleted

Documents not uploading?

- Check file size (max 10MB)
- Ensure file format is supported
- Try a different browser

Security & Privacy

Your Data is Safe

- All data is encrypted in transit and at rest
- Only you can access your information
- No data is shared with third parties
- Regular security updates

Best Practices

- Never share your password
- Sign out on shared devices
- Use the money visibility toggle in public
- Keep your email secure

Updates & New Features

PolicyPal is continuously improving. New features include:

- ✅ Auto-priority adjustment for alerts
- ✅ Document upload with multiple categories
- ✅ PDF export for reports
- ✅ Dark/Light theme toggle
- ✅ Interactive tutorial system

Support

Need help? Contact support at: support@policypal.com

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