

# ABC Insurance Company – Policy Handbook (Test Document)

## 1. Introduction

This document is a sample insurance policy handbook created for testing a Multi - Agent Chat System. It contains details of various insurance policies, terms, claim procedures, and frequently asked questions.

## 2. Health Insurance Policy

- 1 Coverage includes hospitalization, pre and post hospitalization expenses.
- 2 Cashless treatment available at network hospitals.
- 3 Coverage limit: \$50,000 per year.
- 4 Waiting period: 30 days for general illness.
- 5 Exclusions: cosmetic surgery, self - inflicted injuries.

## 3. Life Insurance Policy

- 1 Provides financial coverage to the nominee in case of policyholder ' s death.
- 2 Minimum policy term: 10 years.
- 3 Premium payment options: monthly, quarterly, yearly.
- 4 Sum assured range: \$10,000 to \$1,000,000.
- 5 Early surrender charges applicable.

## 4. Motor Insurance Policy

- 1 Coverage for accidental damage to vehicle.
- 2 Third - party liability coverage included.
- 3 Theft protection included.
- 4 No claim bonus applicable for claim - free years.
- 5 Exclusions: driving under influence, mechanical breakdown.

## 5. Claim Process

- 1 Notify the insurer within 24 hours of incident.
- 2 Submit required documents such as ID proof and policy number.
- 3 Provide medical or repair bills.
- 4 Claim processing time: 7 - 15 business days.

## 6. Frequently Asked Questions

- 1 How to renew a policy? – Policies can be renewed online or through agents.
- 2 How to track claim status? – Log in to the customer portal.
- 3 Can policy be cancelled? – Yes, subject to cancellation terms.