Main class  
  
public class Main {  
 public static void main(String[] args) {  
  
 Bank bank= new Bank("TEM", 230181);// this is for creating the instance of the Bank class  
  
 }  
}

Bank class

public class Bank {  
 private String accountType;  
 private Double accountBalance;  
 // Below is the constructor for accountType and accountBalance fields  
 public Bank(String accountType, double accountBalance) {  
 this.accountType = accountType;  
 this.accountBalance = accountBalance;  
 }  
  
 //This method is for depositing money in th account  
 public Double deposit(Double deposit){  
 accountBalance+=deposit;  
 return accountBalance;  
 }  
 //This method is for withdrawing money from the account  
 public Double withdrawal(Double withdrawal){  
 String message;  
  
 if(accountBalance<withdrawal){  
 message="You have insufficient funds to perfom this transaction";  
 }  
 else{  
 accountBalance-=withdrawal;  
  
 }  
 return accountBalance;  
 }  
 // this method is for displaying the message  
 public void display(){  
 System.*out*.println("The account type is " + accountType + " and the balance is " + accountBalance);  
 }  
}

Insurance class

//this class called insurance is inherited from the Bank class  
public class Insurance extends Bank{  
 public Insurance(String accountType, double accountBalance) {  
 super(accountType, accountBalance);  
  
 }  
 //this method is for displaying  
 public void cover(){  
 System.*out*.println("You are covered.");  
 }  
}