Homeowner Insurance

User Manual

Important Point: For Internet explorer users go to tools -> Compatibility View Settings, uncheck display intranet sites and use Microsoft compatibility list -> close

The site is best viewed in 1366 x 768 screen resolution for IE

Purpose of the document:

Intention of this document is to guide the user to effectively use the application.

The logical arrangement of the information and screen prints shall enable the user

To understand the sequence and navigation of the system.

1. Connecting to the application:

You must connect to the application using the following address:

http://ctsc00849530701:9000/HomeIns/



Fig 1

2. Authentication:

User can login as **User** or **Admin** as per their authority. First we will go through User login And check all the functionality of a user login. Refer screen print below for the User login.



Fig 2

Field	Validation
User Name	Cannot be Null
	Length less than 20 characters

	Only contain alphanumeric characters
Password	Cannot be Null
	Length less than 20 characters
	Only contain alphanumeric characters

1) Normal User (**User Name:** USER , **Password:** USER)

2) Admin User (User Name: admin, Password: admin)

New User Registration:

New user can be enrolled to the application by clicking **Register here** link (fig 2). User will Be guided to fill registration form (fig 3).

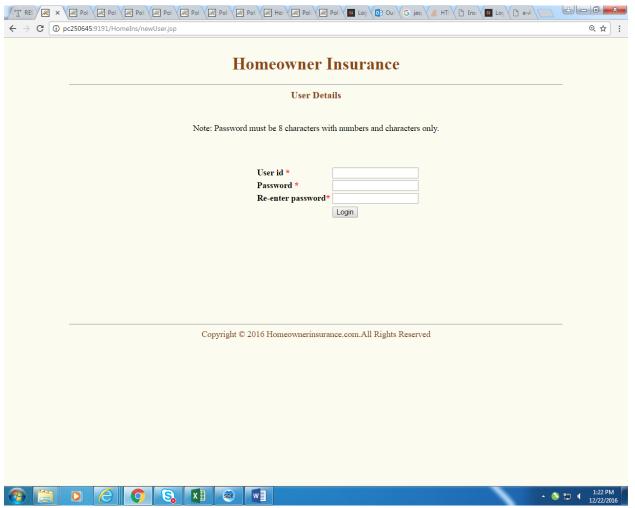


Fig 3

User has to fill in all the mandatory field, not adhering to which lead to error message dialog To pop up. User can cancel the pop up by clicking \mathbf{ok} in the dialog box and fill in the required

Field. Refer fig 4 when user leaves User Id field blank, error dialog pops up.

Sample Data:

User Id	Password	Re-enter Password
Ctsuser100	Pass1234	Pass1234
ctsuser007	Pass1234	Pass1234

Field	Validation
User Name	Cannot be Null
	Length less than 20 characters
	Only contain alphanumeric characters
Password	Cannot be Null
	Length less than 20 characters
	Only contain alphanumeric characters
Re-enter Password	Cannot be Null
	Length less than 20 characters
	Only contain alphanumeric characters
	Password & re-enter password must be same

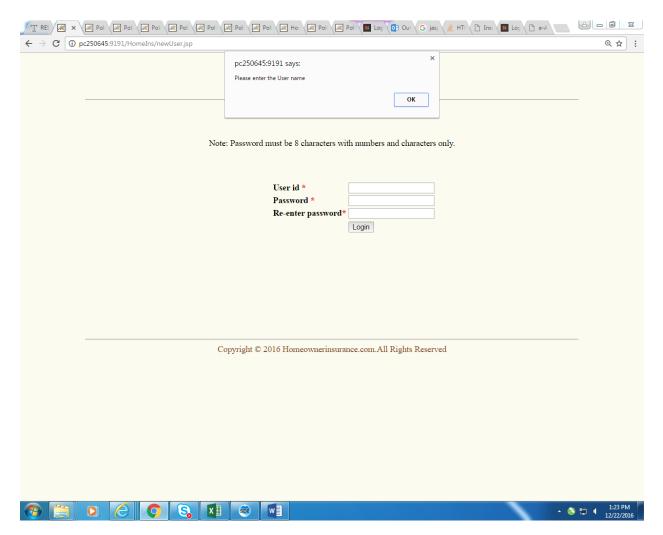


Fig 4

3. Logging In as User:

User can login to the application using the same user id and password used for registering. If user enters wrong credentials he will be prompted with error message as in fig 5.

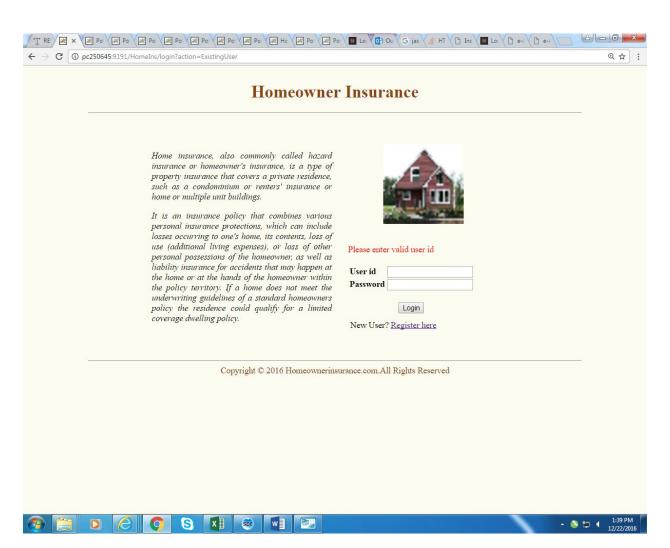


Fig 5

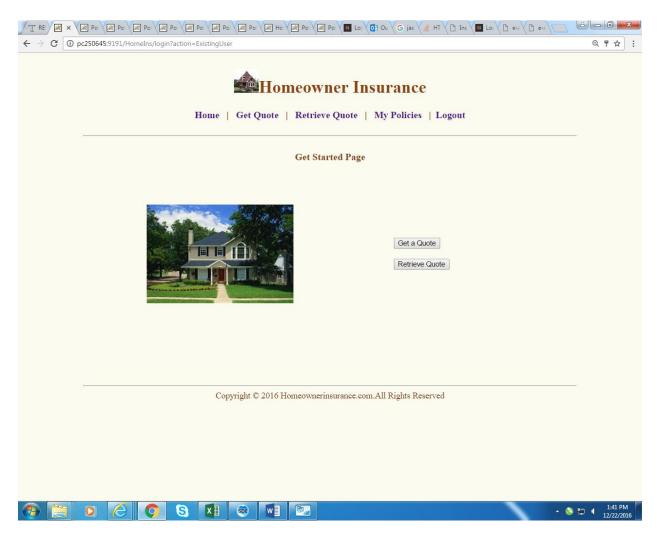


Fig 6

6. Get a Quote:

Once user has successfully logged in, user can submit his quotation by clicking Get a Quote link in Get Started Page. Once user clicks get a Quote he will be redirected to Get Quote Page as shown in Fig 7

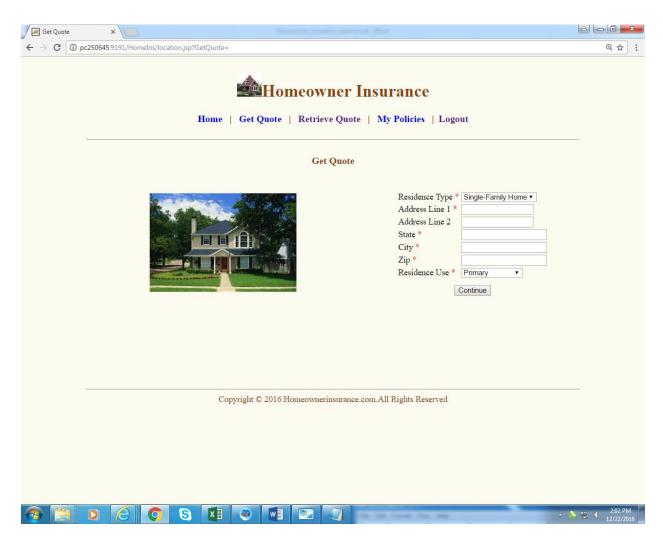


Fig 7

7. Get Quote Page:

In Get Quote Page user has to enter all the mandatory field like Residence Type, Address Line 1, State, City, Zip, Residency Use. If user enters any field blank or invalid he will be Popped up with error message (fig 8).

Sample Data:

Residence	Address	Address Line 2	State	City	Zip	Residence
Type	Line 1					Use
Single Family home	Main road 1	Line 2	Alaska	junta	99801	primary
Condo	Street 1	Street 2	Maharashtr a	Mumbai	456241	Secondary
Townhouse	Lane 1	Lane 2	California	Albany	12201	primary

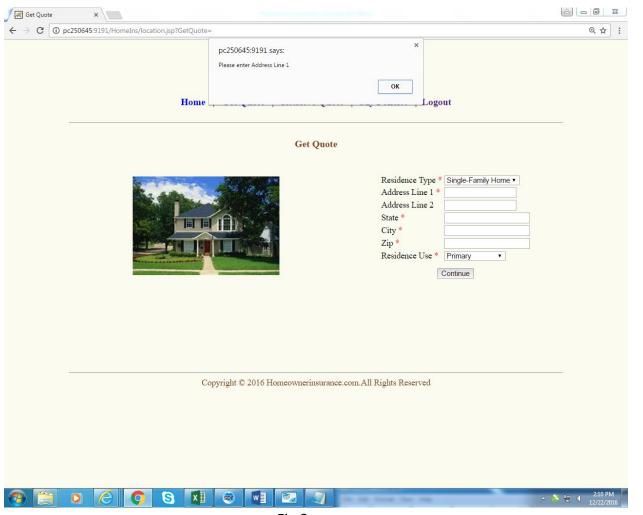


Fig 8

	Location Page				
Field	Validation				
Residence type	Must Be selected				
	Should be any one of the following values,				
	 Single-Family Home 				
	• Condo				
	 Townhouse 				
	 Rowhouse 				
	Duplex				
	Apartment				
Address Line 1	Cannot be Null				
	Length less than 50 characters				
	Only contain alphanumeric and ,-/. (space) characters				
Address Line 2	Cannot be Null				
	Length less than 100 characters				
	Only contain alphanumeric and ,-/. (space) characters				
City	Cannot be Null				
	Length less than 15 characters				
	Only contain alphanumeric and space characters				
State	Cannot be Null				
	Length less than 15 characters				
	Only contain alphanumeric and space characters				
Zip	Cannot be Null				
	Length less than 10 characters				
	Only contain numeric values				
Residence Use	Must be selected				
	Should be any one of the following values,				
	Primary				
	Secondary				
	Rental Property				

6. Homeowner Information:

Once user submits the quote he/she will redirected to Homeowner Information Page wherein He must enter all the mandatory field like First name, Last name, Date of birth, Are you retired, Social security number, Email address (fig 9)

Sample Data:

First Name	Last Name	Date of Birth	Are you retired	Social Security Number	Email
Francis	Joshi	04-05-1985	No	123654875	joshi@gmail.com
Sunil	Kumar	05-04-1991	No	879524632	sunil@gmail.com
Radha	М	04-05-1950	Yes	586742536	radha@gmail.com

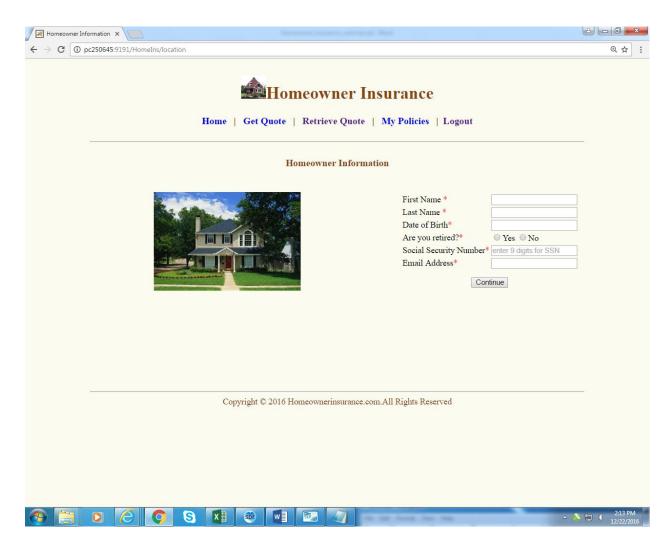


Fig 9

Hom	e Owner Information Page
Field	Validation
First Name	Cannot be Null
	Length less than or equal to 30 characters
	Only contain alphanumeric and space characters
Last Name	Cannot be Null
	Length less than or equal to 30 characters
	Only contain alphanumeric and space characters
Date of Birth	Cannot be Null
	Length less than or equal to 10 characters
	Must follow the date format like (yyyy-MM-dd)
Are you retired	Must be selected
Social security number	Cannot be Null
	Length less than or equal to 9 characters
	Only contain numeric values
Email Address	Cannot be Null
	Length less than or equal to 50 characters
	Must be in valid email format

7. Property Details: By clicking continue button from homeowner information user will be redirected to Property Details page wherein user will be submitting the form with all the mandatory fields of his residence like Market value of house, built year of house, square footage, Dwelling style, Roof material, Type of garage, Number of full baths, number of half baths, swimming pool (fig 10)

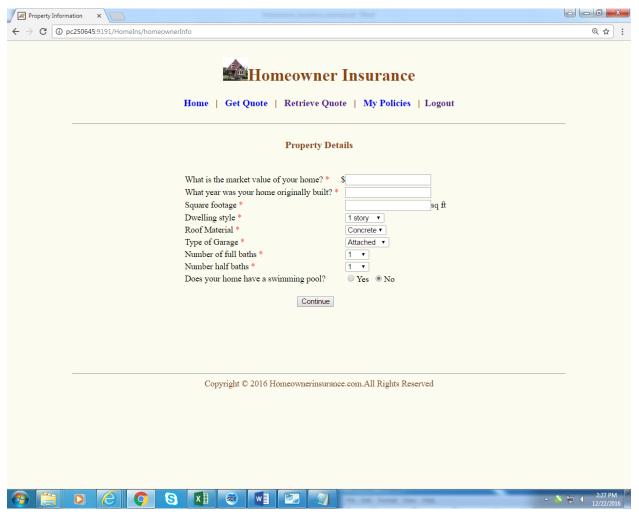


Fig 10

What is the	What	Square	Dwelling	Roof Material	Type of Garage	Number of	Number of	Does your
market value of	year was	footage	style			Full Baths	Half Baths	home have

your home	your house originally built							swimming pool
25000	2010	1500	1 story	Concrete	Attached	2	1	No
15000	2010	2000	1.5 story	Clay	Detached	2	1	No

8. Coverage Details: User can check the coverage details like Quote id, Monthly premium, Dwelling coverage, Detached Structure, Personal property, Additional living expense, Medical expense, Deductible(fig 11). User can get additional information on all the calculations by clicking Additional info link (fig 12). If user is interested to buy the quote he can click proceed to buy. User will be redirected Quote Details (fig 13) from where he can click rest of information to buy the quote.

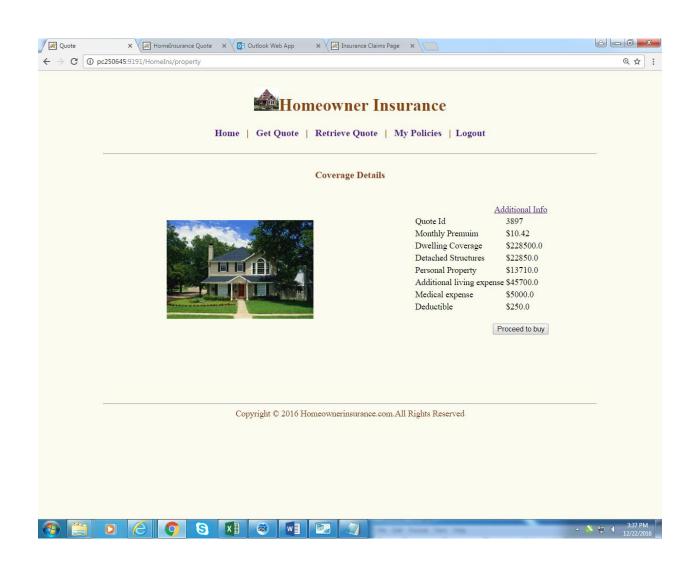
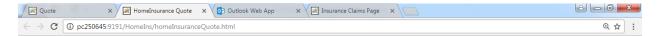


Fig 11



Dwelling Coverage

This amount is the minimum coverage needed to adequately insure your residence. It is an estimate based on the current cost to rebuild your home, not including the value of the land. If needed, this amount may be increased up to 50% of the amount displayed. This amount should reflect the cost to rebuild the insured property exactly as it is, using materials of like kind and quality, not including land value. In the event of a covered loss, this provides coverage for: your home; structures attached to your home; property permanently installed in your home such as wall-to-wall carpet, central air conditioner, built in appliances; and construction material at or next to the residence for use in connection with your dwelling. You may increase this amount if you feel additional coverage is needed. The amount paid on the loss will be reduced by the deductible you select.

Detached Structures

In the event of a covered loss, this provides coverage for structures not attached to the dwelling or only connected to the dwelling by a utility line, fence or similar connection (e.g., detached garage, outbuildings or storage sheds, swimming pool, detached fence). The amount paid on the loss will be reduced by the deductible you select.

Personal Property

In the event of a covered loss or damage, this provides coverage for your personal possessions, defined as personal property owned or used by an insured person anywhere in the world (e.g., clothing, furniture, appliances that are not built in).

Additional Living Expenses

In the event of a covered loss, if the dwelling is uninhabitable this provides coverage for additional living expenses (e.g., temporary housing such as a hotel and reasonable expenses necessary to maintain your normal standard of living).

Medical Expense

In the event of a covered loss, this provides primary coverage for the medical expenses of a third-party who is injured while on the insured premises or is injured by an animal owned by or in the care of the insured person.

Deductible

In the event of a covered loss, payment for property losses will be reduced by the deductible you select.



Fig 12

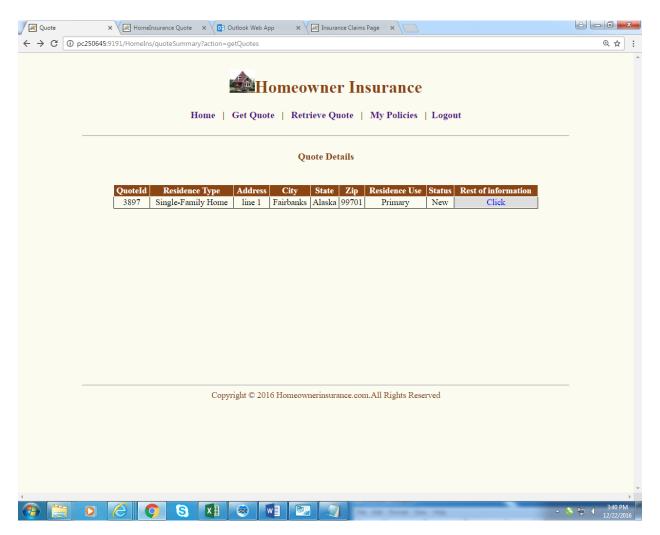


Fig 13

9. Quote Summary:

In Quote summary page he can check his monthly premium, Location details, Homeowner details, Property details, Coverage details (fig 14).

If the user wants to buy the policy he can click Buy Quote which will redirect him to Buy policy page (fig 15) wherein he can enter the date from which he has to start the policy (less than 60 days), after clicking the hyper link to Please click and read terms and conditions before buying policy, read the terms and conditions (fig 16) user can click the check box and click submit button



Fig 14

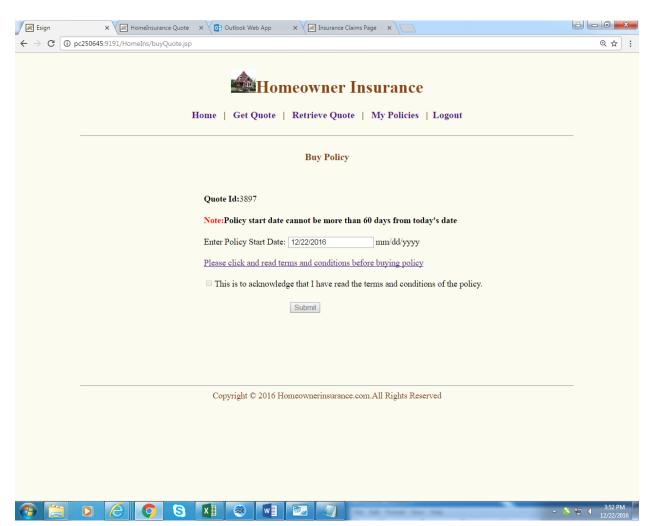


Fig 15

Buy Policy Page				
Field	Validation			
Policy Start Date	Cannot be Null			
	Length less than or equal to 10 characters			
	Must follow the date format like (yyyy-MM-dd)			
	Date can be with in next 60 days from current date.			

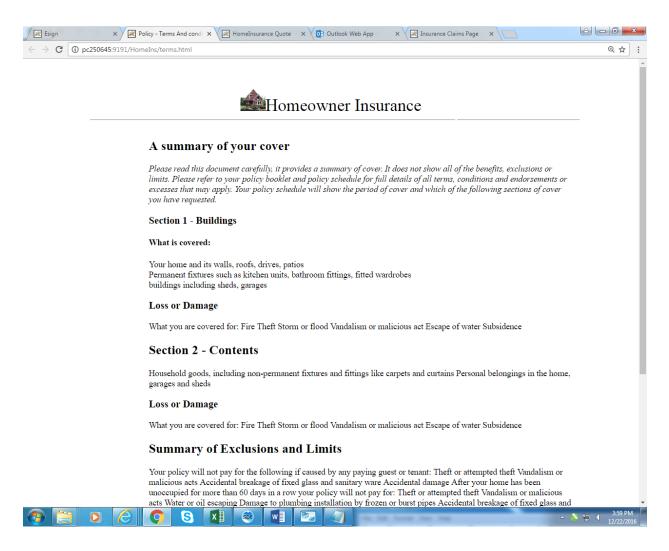


Fig 16

12. Policy Confirmation:

In policy confirmation page user can check his Quote Id, Policy key, Policy effective date, policy end date, policy term, policy status (Fig 17)

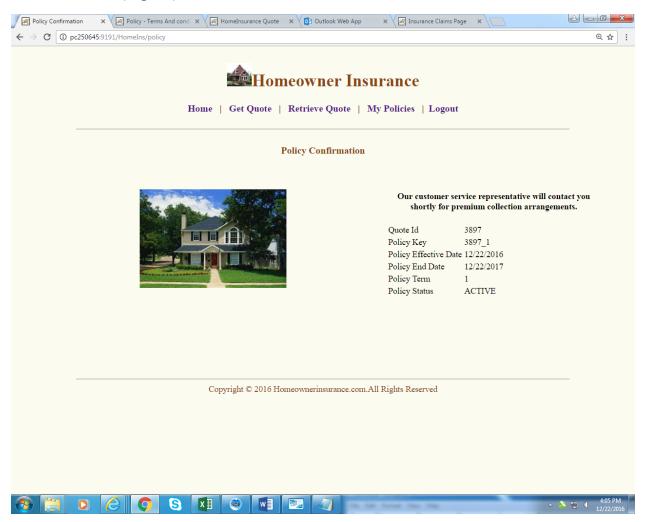


Fig 17

10.Admin Login:

Admin can log in to the system by entering admin as user id and password, he will be redirected to Admin screen page (fig 18) wherein he can search a particular user by entering user id

Buy Policy Page				
Field Validation				
User Name	Cannot be Null			
	Length less than or equal to 20 characters			

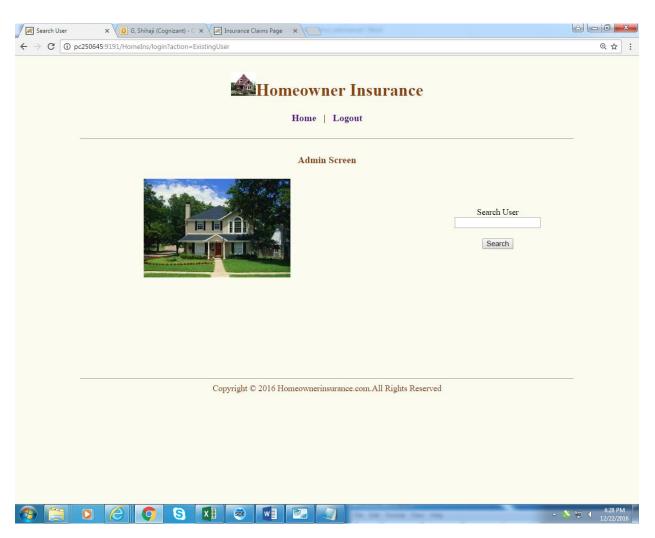


Fig 18

13. User Policies

In user policies page admin can either renew a policy or cancel a policy by clicking the respective links (fig 19). Policies can be renewed only 1 month before the policy end date, but admin can renew cancelled policy. If admin cancels a policy he will be getting a confirmatory message and a new page with cancelled policy details (fig 20). If the admin renew a policy he will be redirected to new page with renewed policy details (fig 21)

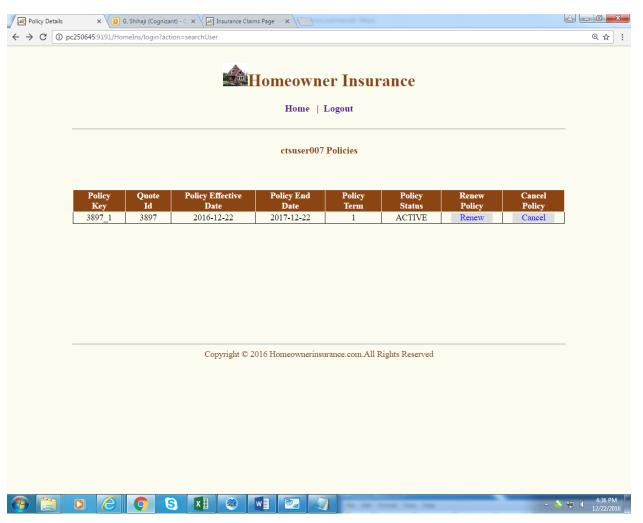


Fig 19



Fig 20



Fig 21