

# PROPERTY INSURANCE

## ➤ Introduction

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- Property insurance refers to a type of insurance coverage that protects against financial losses resulting from damage or loss of property.
- It provides financial protection for residential, commercial, or industrial properties against perils such as fire, theft, vandalism, natural disasters, and other covered events.
- Property insurance policies typically cover the physical structure of the property, as well as the contents inside.
- This insurance is essential for property owners as it safeguards their valuable investments and provides financial security in the event of unforeseen damage or loss.
- Property insurance not only covers repair or replacement costs but also helps protect against liability claims arising from property-related accidents or injuries.
- By having property insurance, individuals and businesses can mitigate risks, minimize financial burdens, and have peace of mind knowing that their property is protected.

## ➤ Key Components of Property Insurance Policies:

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- Coverage Limits:  
These represent the maximum amount that an insurance policy will pay out in the event of a claim. Coverage limits should be based on the property's value and potential risks.
- Deductibles:  
The deductible is the amount the policyholder must pay out-of-pocket before the insurance coverage kicks in. Higher deductibles generally result in lower premiums but can increase the policyholder's financial burden in the event of a claim.
- Policy Term:  
This is the duration of the insurance policy, typically ranging from one to several years, with the option to renew at the end of the term.

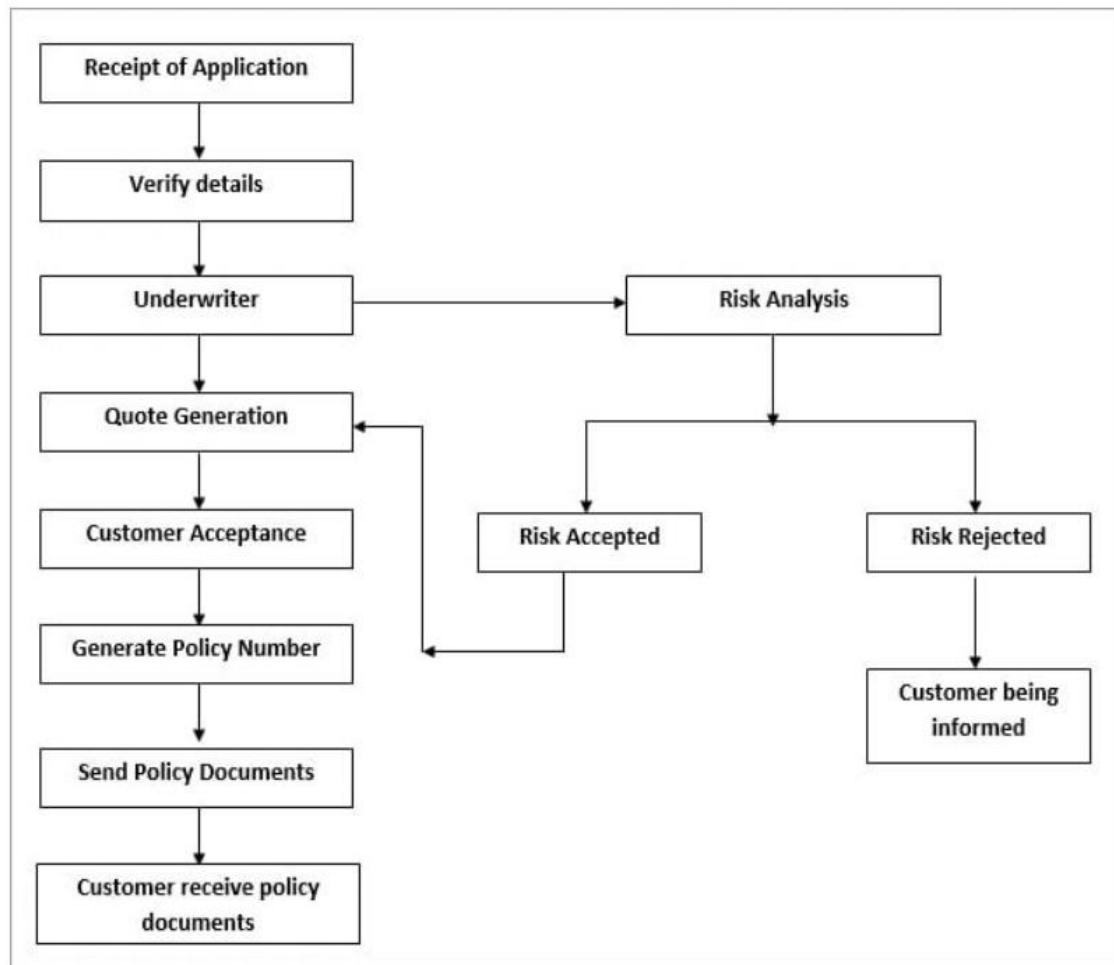
## ➤ Property Insurance Types

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- Homeowners Insurance:  
This is the most common type of property insurance, providing coverage for single-family homes against a wide range of perils, such as fire, theft, and certain natural disasters.
- Renters Insurance:  
Designed for tenants, renters' insurance covers the policyholder's personal property and liability within a rented property.

## ➤ Flow Chart:

➤ Property Insurance work flow



## ➤ **Pre-Requisitions**

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- **IDE's:**  
Visual Studio Code (VSC) and Xampp Server (My SQL)
- **TECHNOLOGIES:**  
Node JS, React JS, Java, Spring Boot and MySQL

## ➤ **Modules**

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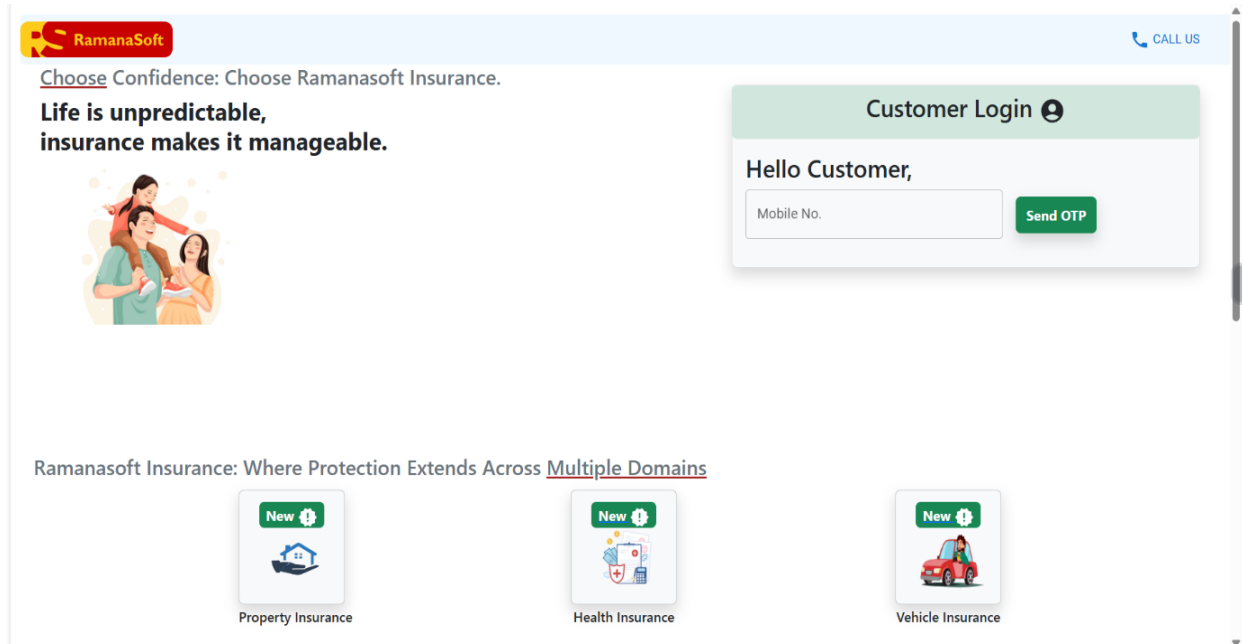
- **Admin Module**  
Currently we are working on admin module.
- **Customer Module**  
Customer module was completed. If any requirements we will work on it.

## ➤ **Overview of the Project**

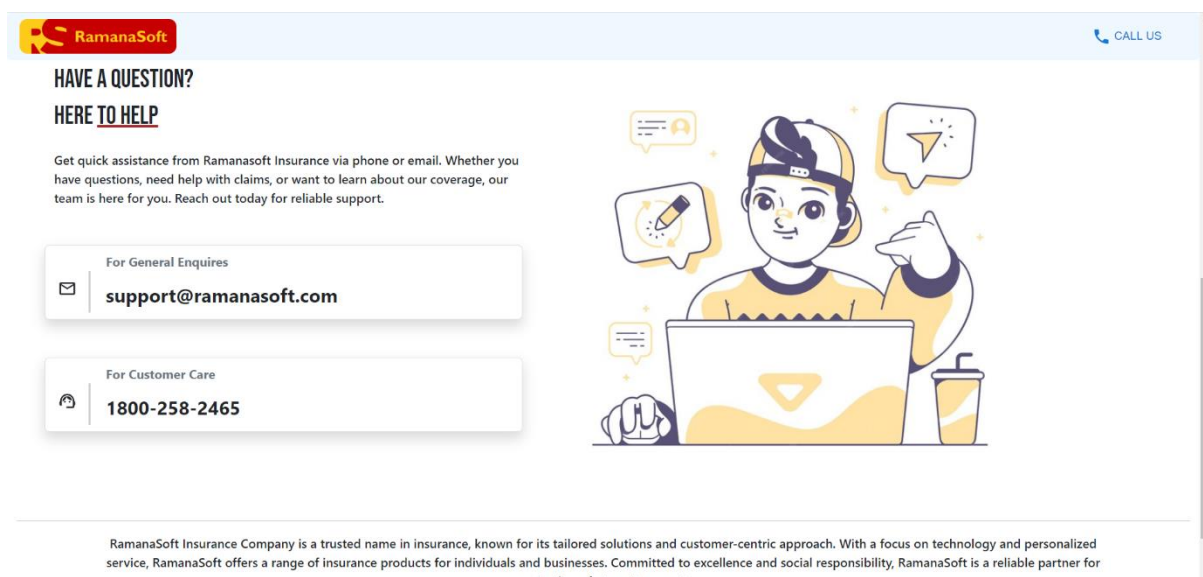
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## 1. Home Page:

The homepage features login and three prominently placed buttons: "Property Insurance," "Health Insurance," and "Vehicle Insurance." Each button directs users to a specific subsequent page tailored to the type of insurance they are interested in:



Beneath these buttons, the homepage includes comprehensive information about the insurance coverage limits and detailed information about the company. This section ensures that users have access to essential contact information, including the company's email address and customer service phone number, facilitating easy communication for any inquiries or support needed.



## 2. Property Details

This page entails pre-requisite property details necessary to compute the premium amount. Users are prompted to input specifics such as property value, carpet area, and building age. Upon entering the requisite information and clicking the "View Quotes" button, the page will seamlessly transition to the quotation page, where the calculated premium is presented.

**PROPERTY DETAILS**

**Structure And Details**

Current Market Value (Rs.) \*

Carpet Area(sqft): \*

Pincode: \*

Age Of The Building **Select**

Has Your Property Effected With Floods in Last 5years **Select**

**Security Measurement Details**

24/7 Security **Select**

Salaried Person **Select**

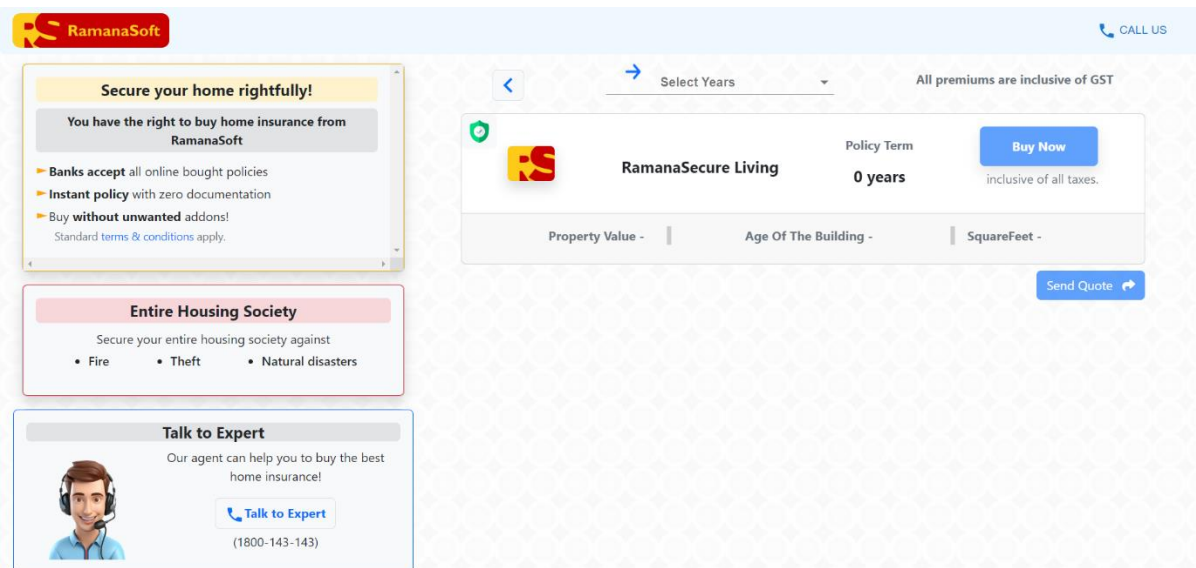
**View Quotes**

RamanaSoft @ 2024

### 3. Quotation Page

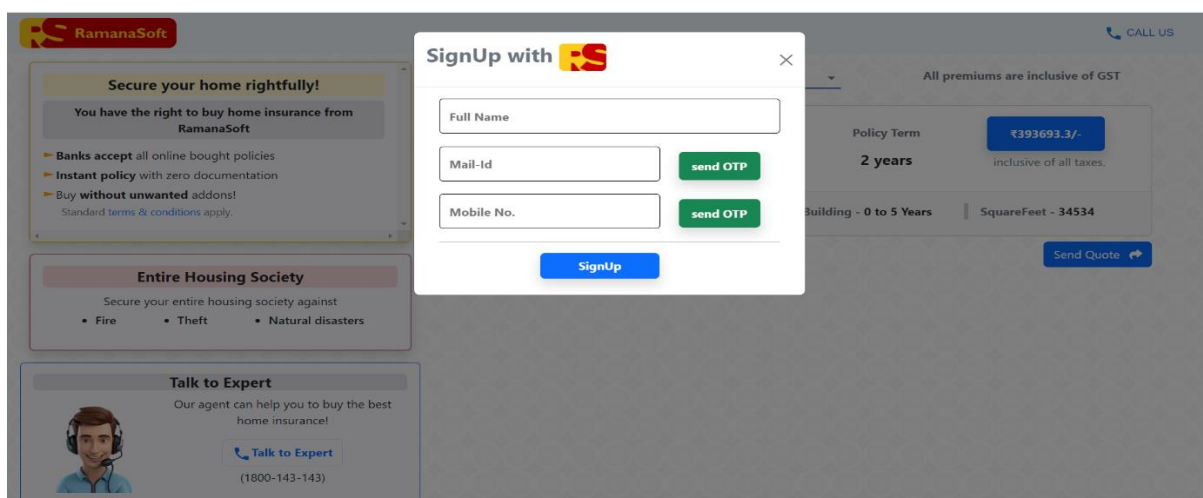
This page will showcase the premium details derived from the information provided on the previous page. The premium amount will be calculated based on factors such as property value, building age, and security considerations. Depending on the chosen year, users will observe fluctuations in the premium amount, displayed both annually and as a total for the selected duration.

If the user opts for "NO" on the security check, the premium amount will escalate from the default value. Additionally, as the building ages, the premium amount will decrease, with newer buildings incurring Lower premiums initially.



### 3.1 Signup

Upon clicking the "Premium" button, users will be prompted to sign up for an account. Upon successful registration, they will be redirected to the next page where they will be required to input comprehensive details regarding both the property and personal information.



## 4. Full Details Page

On this page, users are required to furnish the remaining property particulars alongside their personal information. The left side of the page will display the property details previously entered in the second page, including email, mobile number and property pin code, which are non-editable. Upon successfully inputting the requisite details, users must click on the "Make Payment" button to navigate to the payment page. Here, users can fulfil the payment for their premium amount.

CALL US

## Customer Details ⓘ

### Property Details 🏠

Current Market Value : 999999

Carpet Area(sqft) : 99999

Age Of The Building : 0 to 5 Years

Security : No

### Premium Details 💰

No. Of Years : 2 Years

Premium Amount : 1518.1

[Edit](#)

### PAN Card Details 🇮🇳

Salutation ▾

Full Name(As per Pan Card) \*

PAN Card No \*

Date of Birth dd-mm-yyyy 📅

Email-Id

Mobile No

sreeharsha0704@gmail.com 7993277707

### Property Details 📍

#### Property Address Details

House No \*

Street \*

City \*

State \*

Pincode \*

999998

Above is Current Address Select ▾

[Make Payment](#)

Above is Current Address No ▾

#### Current Address Details

House No \*

Street \*

City \*


State \*

Pincode \*

[Make Payment](#)

## 5. Payment Page


Upon clicking the “Proceed to payment” button, users are redirected to the Razor Pay portal, where they can select their preferred payment method. The premium amount is displayed within the payment window for user reference. Upon successfully completing the payment process, users will be automatically redirected to the Home Page.


CALL US

### Checkout

Thank you **SUSHMIDHAR** for choosing RamanaSoft Insurance for your home insurance needs.

[← Back to fill Data Form](#)



**RamanaSecure Living**

Declaration : By clicking on proceed to payment I hereby declare that my house is a pucca (brick and cement) construction and I do not have any claim history.


Grand Total

**₹1518.1/-** (inclusive of all taxes)

Policy Period	Building Sum Insured
<b>2years</b>	<b>₹999999</b>
Policy Start Date	Policy End Date
<b>04/06/2024</b>	<b>04/06/2026</b>

**Proceed to Payment**

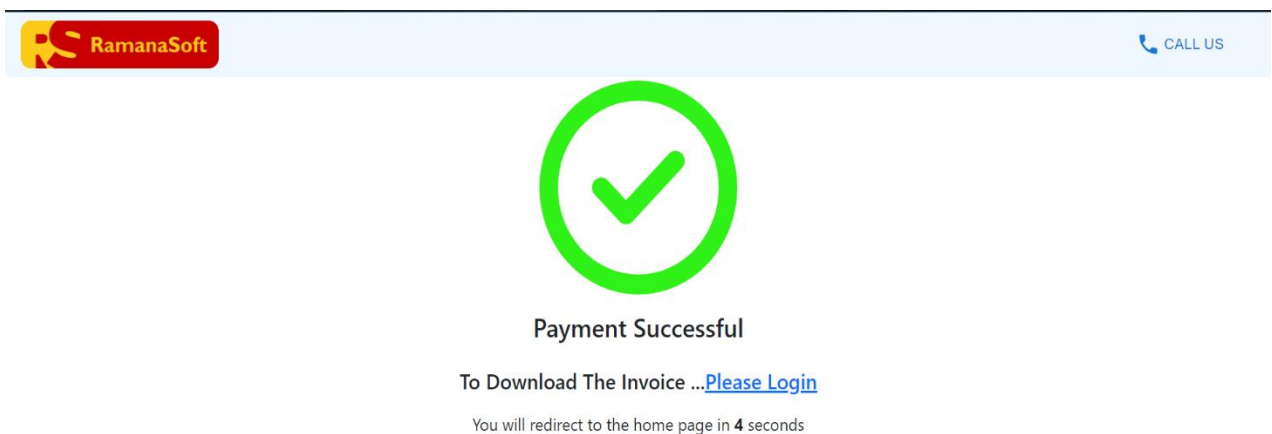
By clicking "Proceed to Payment", I accept the above Declaration and that I've personally filled out the fill data form.



RamanaSoft Insurance Pvt.Ltd located at Aditya Trade center, Ameerpet, Hyderabad 500073.  
for more enquiries please contact [ramanasoftpvtltd@gmail.com](mailto:ramanasoftpvtltd@gmail.com).

## 6. Payment Success


Upon completion of the payment, the user will be redirected to the Payment Success page. Should the user wish to download the invoice, they will need to log in, which will then redirect them to the home page that already contains the login functionality.



## 7. Profile Page


For login, the mobile number entered by the user will first be checked by our application to verify its existence in the database (i.e., whether an account is associated with that mobile number). If an account exists, the user will receive an OTP upon successful verification. Subsequently, the user will be redirected to the profile page, which displays their personal and application details.




CALL US

Choose Confidence: Choose Ramanasoft Insurance.


**Life is unpredictable,  
insurance makes it manageable.**




### Customer Login

Hello Customer,


Ramanasoft Insurance: Where Protection Extends Across Multiple Domains



Property Insurance




Health Insurance



Vehicle Insurance

Upon successful mobile OTP verification, the user will be redirected to the profile page. If the user has already taken out a policy or submitted an application, they can download the invoice by clicking the invoice button. Should the user wish to obtain a new policy for their property, they can proceed by using the "Get New Policy" hyperlink. Additionally, the user can update their personal details and permanent address information.


Get new policy
CALL US
Log Out

## Profile

### Contact Details

Name

Mobile No

[Update](#)

E-Mail

[Update](#)

### Address Details

## Policy Details

### Property Insurance : 1

Customer ID :20240601112517


Name	: SREEHARSHA	Premium Amount	: ₹ 65 /-
Property Value	: 100000	No. of Years	: 1 Years
Square Feet	: 100	Age of the building	: 5 to 10 Years
Address	: 1-908/1233 , madhapurnagar ammerp , Anantapuram , Andhra Pradesh , 100000		

### Property Insurance : 2

Customer ID :20240601112517

Name	: SREE	Premium Amount	: ₹ 247 /-
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Upon successful mobile OTP verification, the user will be redirected to the profile page. If the user has not taken any policy, they will only be able to view their personal information. Should the user wish to take out a policy for their property, they can proceed by using the "Buy Any Policy" or "Get New Policy" hyperlink. Additionally, the user can update their personal details and permanent address information.



[Get new policy](#)

[CALL US](#)

[Log Out](#)

Profile

Contact Details

Name

Sushmidhar

Mobile No

7993467748

Update

E-Mail

sushmidharreddyseelam@

Update

Policy Details

[Buy any policy.](#)

**Standard Version URL:** <http://122.169.207.194:9093>

**Place:** Hyderabad

**Date:** 11/03/2024