



Functional Specifications Document

PDO Module Changes

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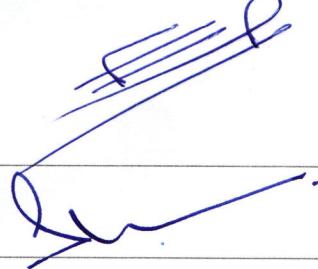
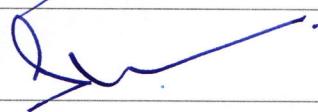
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1. Introduction

Qatar Insurance Company (Oman) requires some changes and enhancements in the issuance of certificate of insurance and enhanced mail configurations on approval of policy and renewal of policy.

This document elaborates the details of the proposed changes related to the above requirement.

2. Business Requirements

- The Addition of Digital Stamp and Digital Signature in the '**Certificate of Insurance**' issued to the employee once the quotation is converted into child policy under the PDO master policy.
- Provision to send Mail with attached the Certificate of Insurance on **Approval/Renewal** of policy to the respective employee's email ID's mentioned in certificates once it is booked under the PDO scheme.
- Automatic mail to employees for **Renewal Notification** of PDO master/child policies in monthly interval.

3. Scope of Cover

- This change requirement is applicable only to the Employee Benefits (Life) Department of QIC (Oman).
- Changes need to be made only for PDO scheme policies (Credit life package product policy)
- Addition of mail trigger for policy approval and renewal.

4. Suggested Approach

4.1 Sign, Stamp and Logo for Certificates

- **Certificate of Insurance** document is currently available for all LOB across every department.
- In the existing document, the official OQIC Digital Stamp and Signature are not available.
- The Digital sign and stamp must be added as per the format provided by the Users in the '**Certificate of Insurance**'.
- New certificates and documents where old logo is available in the application should change to new Logo with wordings as '**Oman Qatar Insurance Company SAOG**'.



CERTIFICATE OF INSURANCE

We confirm having covered the following insurance under PDO. Master Policy no P12060102000001 subject to the insuring agreements, exclusions, conditions and declaration contained therein;

Type	:	Credit Life and Disability Insurance and as per the sections opted
Certificate No	:	P12060102000001-635
		Date of issue : 17/03/2022
Insured	:	Petroleum Development Oman (PDO) LLC
Assignee	:	MEETHAQ ISLAMIC BANKING
Employee Details	:	Name : Rashid Hamed Rashid Al Habsi Emp.No : 61791 Full Address : Civil Id : 7117632 Date of Birth : 12/05/1992 Contact No : 99713468
Loan Amount Approved	:	OMR 45,000/-
Location of the property	:	Plot No.2741, PH-1, Al Amrat
Policy Period from	:	From : 16/03/2022 To : 15/03/2023 Subject to NKORL as on 16/03/2022
Age limit	:	18 to 59 Years (Cessation of cover at the age of 60 years or retirement if earlier)
Sum Insured/Scope of cover	:	Employees covered under PDO housing loan scheme against which loans have been granted by Bank & PDO

Section 3 – RO 45,000/-

To indemnify the insured in respect of pecuniary loss sustained by the Policy holder on account of death / Permanent Disability (accident or Sickness) of the insured to the extent applicable as per the terms & conditions of this policy and in any case not exceeding RO 45,000/-

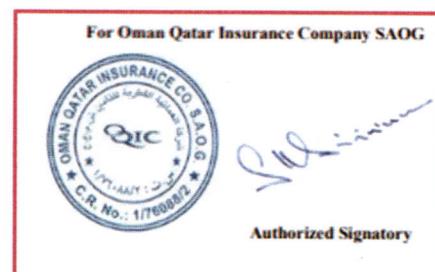
Geographical Scope : Anywhere in Sultanate of Oman extended to worldwide for Section 3

Conditions / Warranties/ : As per the Master Policy issued

Premium / Deductible : As Agreed

This Certificate of insurance is issued as evidence that insurance has been arranged as detailed in the policy and does not purport to show full terms and conditions of coverage nor vary them in any way. The terms and conditions of the insurance policy shall prevail in the event of any inconsistency between the certificate of insurance and the original policy being issued.

Oman Qatar Insurance Company will not be liable to any legal matters beyond the coverage of the afore mentioned policy.



4.2 Generate Certificate to Employees Email

- As per the existing system, the certificates are manually printed and sent to the respective employees after approval of the policy.
- System should have the provision to send the certificate to employee's email IDs mentioned in the certificate once it is booked in our system.

- Once the policy is approved, a new button 'Mail' must be added in the Print Docs tab.
- Upon clicking the Mail button, the mailbox must be opened with the attachments and standard wordings.
- System has to fetch the mail ID of the employee which is entered in the Customer Info page and default it in the 'To' field of the email box.
- Below mentioned email address must be added as a standard in the 'CC' & 'Bcc' respectively for tracking.

Cc to: mazin.albalushi@oqic.com , satya.teja@oqic.com

Bcc to: redha.rma.allawati@pdo.co.om

4.3 Renewal Notification to Employees

- At the time of expiration of policy, the underwriting team wants to send an automatic mail to the respective employees as reminder.
- System has to fetch the mail ID of the employee which is entered in the Customer Info page and default it in the 'To' field of the email box.
- On 15th of every month the automated mail has to send for the policies which will expire in the next month.

Use Case:

- On 15th of Jan 2022, the policies expiring between 1st of February to 28th of February 2022. (including policies expiring on 1st and 28th Feb)
- The below mentioned mail IDs should be added by default in the mailbox in the 'CC' and 'Bcc' respectively.

Cc to: mazin.albalushi@oqic.com , satya.teja@oqic.com

Bcc to: redha.rma.allawati@pdo.co.om

5. Document template

The below attached is the mail content (wordings) for generate of Certificate and Renewal notification for PDO scheme policies.

5.1 New Policy



- In the attached file, the wordings ‘Dear Insured’
 - Dear Insured---System should fetch the Insured Name from the policy and display in the wordings of the mail tab.

5.2 Renewal Policy



Renewal Policy mail template.docx

5.3 Renewal Policy notification.



Renewal Notice mail template.docx

- In the attached file, the wordings '*We would like to inform you that your housing loan insurance is due for renewal in the month of December 2022*'
 - *December 2022----System should fetch the policy expiring month and year and display the same in the wordings of the mail tab*

6. Mailbox Prototype

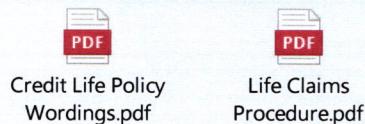
On the approval of policy, In the 'Print Docs' tab, a new button to facilitate the Mail sending must be introduced and on click of the Mail button, the mail tab must be opened as shown below:

Print/Mail

7. Content of Report

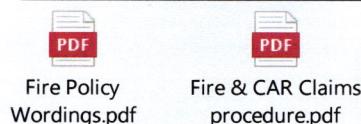
The below provided PDF documents must be attached for all the New Policy and Renewal Certificates for child policies under PDO on the approval of policy while sending the mail.

Life claim policy Wordings and Procedures.



If any Fire or CAR coverage is issued as part of the Credit Life package policy, then the below files must be attached in the mail based on the type of coverage.

Fire policy Wordings and Fire & Car claims Procedures



The below provided are the **Stamp, Sign and Logo** need to incorporate in the '**Certificate of Insurance**'



8. Validations

- The New Logo must be updated in all the existing documents where the OQIC logo is printed.
- Irrespective of the policy whether credit life alone or credit life with Fire and CAR insurance coverage the document should be attached based on the coverage provided.
- If it is a life policy scheme then the wordings and procedures documents of life must be attached in the email.

- If it's both Life and Fire & CAR policy, then the PDF of both wordings and procedures must be attached in the email.
- Renewal notification mail must not be attached any document by default.
- Mail which are sent with attachments must be **less than 5 MB size**, if it exceeds 5 MB, then system should compress it into a ZIP file and send the email.

9. Acceptance Criteria

- Check whether the certificates have the digital stamp and sign in the appropriate position as mentioned.
- To check whether the old logo changed to new OQIC logo across all the logo applicable documents.
- Check whether the button to send mail is available in the Print Docs Tab after the approval of policy.
- Check whether the mail for the New/renewal policy have the wordings content as mentioned in the standard wording templates.
- Check whether the mail is sent with the attached Certificate of Insurance document of the corresponding new/renewal policy.
- To check if the mail is sent with all the required PDF Documents based on the specific coverage and criteria mentioned in the above section.