**About you (First round of questions on page after state)**

* First, Last name
* Business name as registered
  + Optional (what is your d/b/a for the firm)
  + Optional (what is your business formerly known as)
* Contact info
  + Valid phone
  + Valid email
  + Valid home address
* Are you currently insured
  + If select yes, provide name? (prepopulate with some names such as Progressive, The Hartford, State Farm, USAA, and if none, select other)
* Business primary address
  + Business public website (accept urls and validate) - optional
  + Same as your home address OR
  + Some valid address

**About your biz (2nd round of questions)**

Business structure

* Options in drop down
  + Sole Proprietorship
  + LLC
  + Corporate
  + Other (free text, limit 64 char) – if checked, they need to call us

How long in business

* Options radio button or drop down
  + Less than a year
  + 1-5 years
  + 6-20 years
  + 20+ years

Number of employees

* Options
  + 1
  + 2-5
  + 6-25
  + 25+

Revenues last calendar year

* Less than $250k/yr
* Between $250k/yr and $1M/yr
* $1M-$5M
* $5M-$25M
* $25M+

Revenues next calendar year

* Less than $250k/yr
* Between $250k/yr and $1M/yr
* $1M-$5M
* $5M-$25M
* $25M+

Quote Algorithm, start at $99/month

**These algorithms apply for $0 deductible, $1M per incident, $2M aggregate**

If already insured, 10% discount upon binding today

* + If Sole Proprietorship, apply 1.5x factor = 99X1.5=144.5
  + LLC, apply no factor
  + Corporate, apply 2x factor
  + Less than a year, apply 1.5x
  + 1-5 years, apply 1.2x = 144.5x1.2=173.4
  + 6-20 years, apply 1.1x
  + 20+ years, no factor

Number of employees

* Options
  + 1, no factor
  + 2-5, apply 1.1x
  + 6-25, apply 1.2x = 173.4X1.2 =208.08
  + 25+, we do not insure

Revenues next calendar year

* Less than $250k/yr, no factor
* Between $250k/yr and $1M/yr, apply 1.05x
* $1M-$5M, apply 1.1x
* $5M-$25M, apply 1.15x= 208.08x1.15= 239.29
* $25M+, we do not insure

Nature of your business (checkbox, allow select any)

* Manufacture, distribute, construct, install, or repair tangible goods (apply 1.1 factor)
* Sales or business development (apply -.3 factor)
* Consult in agriculture, medical, aerospace, environmental, oil/gas (apply -.1 factor)
* Consult in technology, management, legal, education, and associated training (apply -.2 factor)

Final round of questions…..at this point you have the quote, just apply final deductible or incident ratio

When to start a coverage

* Pick a date format starting from today + 90 days (specific date)

Here we provide a quote based on algorithms below (see example)

**On this page we allow user to change deductible, per incident coverage, and annual aggregate is fixed**

* Deductible options
  + Default $0
  + $2,500 (apply quote - .1 factor)
  + $5,000 (apply quote -.2 factor)
  + $10,000 (apply quote -.25 Factor)
* Coverage per incident options
  + Default $1M
  + $500K (apply quote -.1 factor)
  + $250K (apply quote -.25 factor)

AND THE QUOTE>>>>>>>>>>>>> per month$

First Landing page:

Get a Quote, Get Covered, Today

InsuranceMasters offers online General Liability insurance.

We let you manage your business, while you let us manage your risk.

Zip code goes here………

V4 STARTS HERE:

Contextual field help (on hover or onclick tool help over “?” associated with the field

* First name. “Enter your legal first name”
* Last name. “Enter your legal last name”
* Registered business name. “Enter your business name exactly as registered with the state”
* Firm d/b/a. “Enter legal name under business or operation is Doing Business As”
* Formerly knows as. “Enter the former name of your business”
* Phone. “Enter a valid 10-digit business phone number”
* Email. “Enter a valid business email
* Address.” Enter business address”
* City. “Enter the city in which your business is headquartered”
* State. “Select the state in which your business is headquartered”
* Zip. “Enter a valid 5-digit zip code”
* Business structure. “We offer insurance for sole proprietorship, LLC, or corporate structures, please select the valid legal structure of your business”
* Business Age. “Select the appropriate age of the business”
* Employee Count. “Select the appropriate number of employees of your business under the policy, including contingent workers representing your business. InsuranceMaster do not currently provide insurance when your employee count is in excess of 25”
* Last year revenue. “Enter last year’s revenue”
* Projected revenue. “Enter your forecasted revenue under the policy. InsuranceMasters do not offer insurance for revenues exceeding $25M/yr. Your monthly payment will be adjusted on monthly basis depending on your actual reported revenues. Your business will be renewed at the end of term, based on your last year’s actual revenues. Under-reporting your revenues may result in cancelation or lack of proper coverage associated with any incident”
* Business nature. “Please select the appropriate nature of your business. Your policy and associated payments due will be adjusted if the actual business nature differs from your selection. “You have the right to cancel with 30-day notice”
* Start date. “Date on which your policy starts, must start today or later and cannot be more than 90 days from today”
* Deductible. “You may select the option for your deductible- the amount you pay out of pocket before InsuranceMaters coverage applies”
* Coverage per Incident. “You may select the option for coverage per incident- the maximum amount of liability covered per incident including your deductible”

**FAQ**

Q: Why InsuranceMasters

A: InsuranceMaster specializes in providing General Liability insurance out-of-the-box. All customizations happen through a series of brief interactive online Q&A. This deep specialization allows our firm to laser focus on one type of insurance in the target small business market, and in turn simple and no-hassle, and efficient binding journey and claim processing, including auto-adjusting renewals for you, meeting your needs, so you can focus on your business, leaving managing your risk to InsuranceMasters

Q: Why do I need general liability insurance?

A: General Liability coverage can help you out if you or your employees is accused of slander, disparagement, or copyright infringement. It covers claims of bodily injury and property damage that result from the use of your product. These expenses can be very hefty, but general liability can help your business stay on its feet. General liability provides coverage to help you defend or settle claims, even if the claim brought against your business has no real basis. General liability coverage can cover liability expenses associated with your legal defense you need. General liability can help cover the injured person’s medical expenses.

Q: Can I get coverage everywhere in the world?

A: InsuranceMasters provide you coverage in US states of Texas, Washington, Virginia, California, and Florida

Q: What do I do with my online quote

A: You will call our Underwriters at 623-810-5235, and they will bind your quote, effectively you will be insured.

Q: What types of businesses do you insured?

A: InsuranceMasters insure Sole Proprietorship, Limited Liability, and Corporations. We offer insurance to a variety of business nature. You may call us for more details. Specifically

* Manufacture, distribute, construct, install, or repair tangible goods – you may select this if your business is in tangible and physical goods. You will be insured whether you manufacture, build, design, distribute, configure, customize, install, or remedy/repair goods such as vehicle, computers, machinery, etc.
* Sales or business development – you may select this if you primarily sell your own goods to others’ goods. This includes business development activities.
* Consult in agriculture, medical, aerospace, environmental, oil/gas – you may select this if your business is in raw products are earth extracts such as oil, gar, minerals; or, your business is in medical/dental/vision devices; or, your business is in agriculture and aerospace activities.
* Consult in technology, management, legal, education, and associated training. You may select this is if you provide consulting and educational services, including legal advice
* Other- you may select this if your business does not fall into any of the four cateogries.

Q: Are there limitations on revenues and employee counts in my company?

A: InsuranceMasters can insure businesses with with 25 or less staff counts.

Q: How long is the quote good for?

A: Once you receive your quote, it is valid for up to 90 days from the date the quote was generated

Q: When and how is my insurance effective?

A: Once your first payment is made, you are insured

Q: What are my coverage limits?

A: your policy covers you up to $2M for the entire term of the policy which is one year. That is called the Aggregate limit and it is reset at renewal. Every instance of claim covers you up to your selected option of instances which can be $1M, $500K, or $250K per claim after met deductibles.

Q: How does deductible work?

A: You have options to select $0, $2,500, $5,000, or $10,000. Your coverage of claim payments is made once the selected deductible paid by you is met at each occurrence. The deductible is not cumulative and is reset after each submitted claim and occurrence of loss.

Q: What if I make an error in my answers and receive a quote.

A: Quote is valid based on actual and valid answers. You may call and provide correction to your answers during the life of the policy and changes will be made retroactively. Changes to your required payment will be made in the following cycle. However, if you submit a claim based on erroneous answers, your claim may be rejected, and depending on the nature of the error, your policy may be cancelled without any refunds.

PAYMENT SCREEN

Graphical user interface

Description automatically generated

Please skip the paypal and discover card.

Allow user to select from drop down visa, mc, and amex

“Enter name as it appears on the card”. Provide free text up to 100 char

“Enter a valid email”…. Same validation as before with errors

“Enter Credit Card Number”. Provide fixed 16 digits

Validate 16-digit fixed entry (if visa, first digit must by 4; if amex, first must be 3; if MC, first must be 5). If less than 16 digits, “please enter a valid credit card number”

“Expiration Date”

Drop down 12 months, and a separate drop down year starting from this year through this year + 7.

Security code. Provide 4 digit fixed. If for visa/mc there is 4 (should be 3), then “invalid security code”

Amount: “Display a fixed (not editable) field carrying the quote from the prior page to this page.”

All edits/errors displayed upon submission.

Provide a button to “Clear Entries”, and “Submit Payment”.

Once edits pass (very fake), go to next page and display…

**----------------------------**

**“Payment Successful”**

“Thanks for your payment of “amount” on credit card ending with “last 4 digits”. A copy of your receipt and your policies are emailed to you. If you do not receive your policy certificate in the next 15 minutes, please contact us at the number….

IN THE EMAIL…………….

Dear “name on the credit card as saved at cc transaction screen”,

Thanks for selecting InsuranceMasters as provider of your General Liability insurance for “business name as saved from quote”.

Your credit card ending with “last 4 digits of credit card saved with transaction associated with quote” has been charged “the amount of quote”.

Please attached find a copy of your proof of insurance.