This document presents a detailed breakdown of our Mobile and Laptop Device Insurance solutions, designed to safeguard users against various risks, including hardware damage, theft, fire, electrical surges, cyber threats, and software failures. Our insurance plans provide tailored coverage to meet diverse customer needs, ensuring both financial security and seamless device protection.

Whether users seek coverage for accidental damage, theft protection, or software security, this document provides a clear breakdown of available policies, guiding them toward the most suitable plan based on their unique needs.

---------------------------------------------------------------------------------------------------------------

First, if user wants to start policy creation or make a policy or user wants to create an insurance policy, first ask user if he wants insurance for mobile or laptop.

----------------------------------------------------------------------------------------------------------------

**3.1 Detailed Breakdown of Mobile Insurance Products**

If user chooses mobile. Or user asks for insurance policy for mobile, Show following insurance products for mobile. We have 4 products:

**Mobile Hardware Insurance**

**Mobile Software Insurance**

**Mobile Theft Insurance**

**Mobile Comprehensive insurance**

------------------------------------------------------------------------------------------------------------------

**3.1.1 Mobile Hardware Insurance (MHI)**

* **Policy Type** : Accidental & Hardware Protection
* **Policy Period** : 1 year
* **Coverage** : Accidental damage, hardware malfunction
* **Quote Amount** : 25,000 PKR
* **Perils Covered/ What it covers** :
  + Screen Damage: Covers accidental screen breakage.
  + Water Damage: Covers liquid damage to the device.
  + Accidental Drops: Covers physical damage due to drops.
* **When to Choose MHI?**  
  If you want protection against **physical damage** to your mobile device but do not need theft protection, this plan is ideal. It ensures that if your screen cracks, water damages your phone, or you drop it accidentally, you can get repairs or a replacement.

**3.1.2 Mobile Theft Insurance (MTI)**

**If user chooses mobile theft having all Insurance product then explain the following details specially the perils to user. If user dowanot ask for any product then this is the default product.**

* **Policy Type** : Theft & Damage Protection
* **Policy Period** : 1 year
* **Coverage** : Theft, robbery, and accidental damage
* **Quote Amount** : 25,000 PKR
* **Perils Covered / What it covers**:
  + Theft: Covers loss due to theft.
  + Robbery: Covers loss due to forceful theft.
  + Water Damage: Covers liquid damage to the device.
* **When to Choose MTI?**  
  If you live or work in an area where **mobile theft is a concern**, this plan ensures compensation for stolen devices. It also covers accidental water damage, making it a good option if you are at risk of both theft and minor damages.

**3.1.3 Mobile Comprehensive Insurance (MCI)**

**If user chooses mobile Comprehensive having all Insurance product then explain the following details specially the perils to user. If user dowanot ask for any product then this is the default product.**

* **Policy Type**: Hardware, Software & Theft Protection
* **Policy Period**: 1 year
* **Coverage**: Accidental damage, hardware/software malfunctions, theft, cyber threats
* **Quote Amount**: 35,000 PKR
* **Perils Covered**:
  + **Hardware Damage**: Screen cracks, water damage, drops.
  + **Software Malfunctions**: OS corruption, app/data recovery.
  + **Theft/Robbery**: Loss due to theft or forceful robbery (requires police report).
  + **Cyber Threats**: Virus attacks, ransomware coverage.
* **When to Choose MCI?**  
  If you want **full protection** for your mobile device, including hardware failures, theft, and even software issues like system crashes or hacking threats, this is the best plan. Ideal for users who store sensitive information or use their phone for business.

**3.1.4 Mobile Software Insurance (MSI)**

**If user chooses Mobile Software having all Insurance product then explain the following details specially the perils to user. If user doesnot ask for any product then this is the default product.**

* **Policy Type**: Software & Cyber Protection
* **Policy Period**: 1 year
* **Coverage**: Software malfunctions, data loss, cyber threats
* **Quote Amount**: 15,000 PKR
* **Perils Covered**:
  + **OS/App Failures**: System crashes, app corruption. Accidental deletion or corruption.Virus, phishing, ransomware protection.
* **When to Choose MSI?**  
  If your primary concern is **software and data security**, this plan ensures your mobile remains safe from cyber threats, accidental data loss, and software crashes. This is ideal for professionals, business owners, and users who rely on mobile devices for sensitive tasks.

----------------------------------------------------------------------------------------------------------

**Detailed Breakdown of Laptop Insurance Products/Plans**

If user chooses laptop or user asks for laptop insurance products or plans then we have 4 kinds of products for laptops. Show this.

**Laptop Hardware Insurance**

**Laptop Software Insurance**

**Laptop Theft Insurance**

**Laptop Comprehensive Insurance**

**3..2.1 Laptop Hardware Insurance (LHI)**

**If user chooses laptop Hardware Insurance product then explain the following details specially the perils to user.**

* **Policy Type** : Hardware & Fire Protection
* **Policy Period** : 1 year
* **Coverage** : Fire damage, electrical surges, hardware malfunction
* **Quote Amount** : 25,000 PKR
* **Perils Covered** :
  + Fire Damage: Covers fire damage to the laptop.
  + Electrical Surge: Covers damage from electrical surges.
  + Theft: Covers loss due to theft.

**When to Choose LHI?**  
If your primary concern is **hardware failure due to environmental factors**, such as electrical surges or fire damage, this plan provides coverage. It is ideal for users working in areas prone to electrical fluctuations or fire hazards.

**3.2.2 Laptop Comprehensive Insurance (LCI)**

**If user chooses laptop Comprehensive/ having all Insurance product then explain the following details specially the perils to user. If user dowanot ask for any product then this is the default product.**

* **Policy Type**: Hardware, Software & Theft Protection
* **Policy Period**: 1 year
* **Coverage**: Fire damage, electrical surges, software/hardware failures, theft
* **Quote Amount**: 40,000 PKR
* **Perils Covered**:
  + **Hardware Damage**: Fire, electrical surges, liquid spills.
  + **Software Failures**: OS crashes, data recovery, driver issues.
  + **Theft/Robbery**: Loss due to theft (police report required).
  + **Cyber Security**: Malware, unauthorized access coverage.
* **When to Choose LCI?**  
  If you want **full protection** against hardware, software, and theft risks, this plan is perfect. It's particularly suitable for professionals and business users who rely heavily on their laptops.

**3.2.3 Laptop Theft Insurance (LTI)**

**If user chooses laptop Theft having all Insurance product then explain the following details specially the perils to user. If user doesnot ask for any product then this is the default product.**

* **Policy Type** : Theft & Malfunction Protection
* **Policy Period** : 1 year
* **Coverage** : Theft, fire damage, hardware malfunction
* **Quote Amount** : 25,000 PKR
* **Perils Covered** :
  + Robbery: Covers loss due to forceful theft.
  + Fire Damage: Covers fire damage to the laptop.
  + Theft: Covers loss due to theft.
* **When to Choose LTI?**  
  If you are concerned about **laptop theft**, especially in areas where it is common, this policy ensures financial protection. It also includes fire damage coverage, making it suitable for those in high-risk locations.

**3.2.4 Laptop Software Insurance (LSI)**

**If user chooses laptop Software having all Insurance product then explain the following details specially the perils to user. If user does not ask for any product then this is the default product.**

* **Policy Type**: Software & Data Protection
* **Policy Period**: 1 year
* **Coverage**: Software corruption, data breaches, OS failures
* **Quote Amount**: 20,000 PKR
* **Perils Covered**:
  + OS/application errors. Unauthorized data access. Lost/corrupted files due to software issues.
* **When to Choose LSI?**  
  If you use your laptop for storing **sensitive data**, work remotely, or require data protection from **cyber threats**, this plan is essential. It provides peace of mind against hacking, software failures, and accidental data loss

----------------------------------------------------------------------------------------------------------

**5. Data Storage & Database Structure**

**Data Retrieval Process:**

1. **Product Confirmation:**
   * Once the customer has finalized the selection of an insurance product, the chatbot acknowledges the confirmed product.
   * The retriever fetches the relevant context based on the selected product\_id from the products table.
2. **Customer Information Collection:**
   * The chatbot will prompt the user to provide customer details as required by the customers table.
   * Attributes required:
     + first\_name, last\_name, email, phone\_number, cnic, address, office\_address, poc\_name, poc\_number, poc\_cnic, relationship\_with\_customer.
   * If the customer exists, their details will be retrieved automatically from the database.
3. **Device Information Collection:**
   * The chatbot will then ask for device-specific details, as required by the devices table.
   * Attributes required:
     + brand\_name, device\_model, device\_serial\_number, purchase\_date, device\_value, device\_condition, warranty\_status.
   * If the device exists, its details will be retrieved automatically.
4. **New Policy Details Collection:**
   * After obtaining customer and device details, the chatbot will collect attributes required for the new\_policies table.
   * Attributes required:
     + policy\_number, license\_type, device\_type, quote\_amount, inspector\_name, inspector\_location, inspector\_phone, remarks\_ceo, remarks\_coo.
5. **Document Upload Requirements:**
   * Based on the selected product, the chatbot will check document requirements from product\_document\_uploads.
   * If any mandatory documents (CNIC, purchase receipt, warranty card, etc.) are missing, the chatbot will prompt the user to upload them.
6. **Final Policy Confirmation:**
   * Once all details are collected, the chatbot will confirm the policy details with the user before finalizing the submission.
   * The chatbot will store the complete policy details in the new\_policies table and generate a policy number.

----------------------------------------------------------------------------------------------------------

**5.8 Claims Table**

This table stores details of claims filed by customers.

Table Name: claims

Fields:

- claim\_id (Primary Key, Auto Increment)

- incidentDate

- claimType

- repairCost

- incidentLocation

- status

- incidentDescription

- policy\_id (Foreign Key referencing new\_policies.policy\_id)

Description:

This table tracks claims filed by customers, including the incident date, type of claim, repair cost, location, and status. Each claim is linked to a specific policy via the `policy\_id`.

----------------------------------------------------------------------------------------------------------

----------------------------------------------------------------------------------------------------------