**3.8 User Registration & Login**

- Registration: Sign up using personal details

- Login: Access using credentials, possibly with added security

**User story:** As an insurance customer, I want to be able to register for an account using my personal details and securely log in to access my insurance information and services.

**Acceptance Criteria:**

**1. Registration:**

- When I navigate to the registration page, I should see input fields to provide my personal details such as full name, email address, contact number, and residential address.

- The registration form should include validation checks to ensure that all required fields are filled out correctly and that the email address provided is unique.

- After submitting the registration form, I should receive a confirmation email containing a link to verify my account.

- Clicking on the verification link should confirm my registration and redirect me to the login page.

**2. Login:**

- When I visit the login page, I should see fields to enter my credentials, including my email address and password.

- Upon entering my credentials and clicking the login button, I should be redirected to my insurance dashboard if my credentials are correct.

- The login process should include security measures such as encryption of passwords during transmission and storage to protect against unauthorized access.

- Optionally, the login process may include additional security measures such as two-factor authentication (2FA) to provide an extra layer of protection for my account.

- If I enter incorrect credentials, I should receive an error message indicating that the login attempt failed and be prompted to try again.

**3.9 Profile Management**

-View and update personal details.

-View policy details like policy number, coverage, premiums, and renewal dates.

**User Story:**

As an insurance policyholder, I want to be able to view and update my personal details, as well as access comprehensive information about my insurance policies, including policy number, coverage details, premiums, and renewal dates.

**Acceptance Criteria:**

**1. View and Update Personal Details:**

- Upon logging into my insurance account, I should have access to a profile management section where I can view and update my personal information.

- The profile management section should include fields such as full name, email address, contact number, and residential address.

- I should be able to edit any of these fields and save the changes, with validation checks in place to ensure that the information provided is accurate.

- After saving the changes, I should receive a confirmation message indicating that my personal details have been successfully updated.

**2. View Policy Details:**

- Within my insurance account, there should be a section dedicated to viewing my policy details.

- For each policy I hold, I should be able to see essential information such as the policy number, coverage details (e.g., types of coverage, coverage limits), premiums, and renewal dates.

- The policy details should be presented in a clear and organized manner, allowing me to easily understand the terms and conditions of each policy.

- Additionally, I should have the option to download or print a copy of my policy documents for reference.

**3. Policy Renewal Reminders:**

- As part of the policy details section, I should receive notifications or reminders about upcoming policy renewals.

- These reminders should be sent well in advance of the renewal date, giving me sufficient time to review my coverage options and make any necessary adjustments.

- The reminders should include clear instructions on how to renew my policy, whether it's through online payment or contacting a customer service representative.

**3.1 User Registration and Authentication**

- Users can create accounts, log in, and manage their profiles.

- Secure authentication processes, including password recovery and two-factor authentication.

**User Story:3**

As a prospective insurance customer, I want to be able to create an account, securely log in, and manage my profile information. Additionally, I expect robust security measures, including password recovery and two-factor authentication, to safeguard my account and personal data.

**Acceptance Criteria:**

**1. Account Creation:**

- When I visit the insurance company's website or mobile app, I should see an option to create a new account.

- Upon selecting the account creation option, I should be presented with a registration form requesting necessary details such as full name, email address, contact number, and preferred password.

- The registration form should include validation checks to ensure all required fields are filled out correctly, and the email address provided is unique.

- After successfully submitting the registration form, I should receive a confirmation email containing a verification link to activate my account.

**2. Login:**

- Once my account is activated, I should be able to log in using my registered email address and password.

- The login process should occur over a secure connection (HTTPS) to protect my credentials from interception.

- After entering my credentials and clicking the login button, I should gain access to my insurance dashboard or profile page.

- Optionally, I should have the ability to enable two-factor authentication (2FA) for added security during the login process.

**3. Profile Management:**

- Within my account dashboard or profile settings, I should have the option to manage my personal information, including updating my full name, contact details, and preferred communication preferences.

- Any changes made to my profile information should be saved securely and reflected immediately upon confirmation.

- Additionally, I should be able to view and manage my insurance policies, including policy numbers, coverage details, premiums, and renewal dates, within my profile.

**4. Secure Authentication:**

- In the event that I forget my password, I should have a secure password recovery mechanism in place.

- The password recovery process should involve sending a password reset link to my registered email address, allowing me to create a new password securely.

- Furthermore, I should have the option to enable two-factor authentication (2FA) for my account.

- If I choose to enable 2FA, I should be guided through the setup process, which may involve receiving a verification code via SMS or email to confirm my identity during login attempts.

- Upon successful setup, I should be required to provide the additional verification step each time I log in, enhancing the security of my account.

**3.4 Insurance Policy Search and Comparison**

**3.2.1 Search Functionality**

- Users can search for insurance policies based on parameters like coverage type, premium range, and policy duration.

- Advanced search filters for specific coverage features

**User Story:**

As an insurance policyholder, I want to be able to search for insurance policies based on various parameters such as coverage type, premium range, and policy duration. Additionally, I expect advanced search filters to help me find policies that offer specific coverage features tailored to my needs.

**Acceptance Criteria:**

**1. Basic Search Functionality:**

- When I access the insurance company's website or mobile app, I should see a search bar prominently displayed on the homepage or dedicated search page.

- The search functionality should allow me to enter keywords or select parameters such as coverage type, premium range, and policy duration to filter insurance policies.

- Upon entering my search criteria and initiating the search, I should receive relevant results matching my specified parameters.

**2. Advanced Search Filters:**

- In addition to basic search options, I should have access to advanced search filters for more specific coverage features.

- These advanced filters may include options to refine search results based on coverage for specific events (e.g., accidents, natural disasters), coverage limits, deductible amounts, and additional policy riders.

- I should be able to select multiple advanced filters simultaneously to narrow down search results according to my preferences.

**3. Search Results Display:**

- After conducting a search, the search results should be displayed in a clear and organized manner, showing essential details of each insurance policy, such as coverage type, premium amount, policy duration, and any additional coverage features.

- Each search result should include a link or button to view more detailed information about the policy.

**4. Policy Information Display:**

- When I click on a search result to view more detailed information about a specific policy, I should be presented with a comprehensive overview of the policy terms and conditions.

- The policy details page should include information about coverage inclusions and exclusions, premium payment options, policy renewal terms, and any applicable discounts or promotions.

- Additionally, I should have the option to download or request a copy of the full policy document for review.

**5. User Experience and Performance:**

- The search functionality should provide a smooth and responsive user experience, with minimal latency in retrieving search results.

- The search interface should be intuitive and easy to use, with clear instructions and feedback provided to guide me through the search process effectively.

**3.3 Policy Details and Information**

**3.3.1 Policy Descriptions** - Detailed information on each insurance policy, including coverage details and exclusions.

- Plain language explanations of insurance jargon.

**User story -**

As a potential insurance policyholder, I want access to detailed descriptions of each insurance policy offered by the company, including comprehensive coverage details and clear explanations of insurance terminology. This will help me understand the terms of each policy and make an informed decision about which policy best suits my needs.

**3.2 Reviews and ratings:**

**User Story:** As a current or prospective insurance policyholder, I want to access user-generated reviews and ratings for each insurance policy offered by the company to help me make informed decisions about selecting the right policy for my needs. Additionally, I expect integration with social media platforms to share my own experiences and contribute to the community.