Database Design Term Project

Insurance Company

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Contents

PART 1
Company Overview

Our company Growing Together is an insurance company that offers Life Insurance to its clients, the policies offered last for 5, 10 and 20 terms, the minimum issue age is 18 and the maximum is 75. Clients are offered three products for 3 separate terms and are categorized as Gold, Silver and Bronze with our Gold plan being the most beneficial with the largest coverage. Our Sum Insured has 3 coverages as can be seen below:

Sum Insured

The benefit payable upon death is the Sum Insured, provided that the policy has been in force for at least 2 years.

TERM 20	GOLD	$ 5,000,000.00
TERM 10	SILVER	$ 4,000,000.00
TERM 5	BRONZE	$ 3,000,000.00

Table 1: Terms

Along with these plans the client is able to add benefits to his/her plan as can be seen below:

Benefits

Disability Waiver of Premium Rider
In the event that you become totally disabled before age 60 for a period exceeding 6 months, the Company will waive the payment of each premium due for the subsequent length of your disability.

Accidental death and Dismemberment
If you are injured by external, violent and accidental means, the Company will pay out a percentage of the sum insured. In the event of loss of life, such payment will be made to the Beneficiary. In any other cases, such payment will be made to the Applicant.

The Return of Premium Rider
The Return of Premium Rider can be added to the policy if a 5, 10, or 20 years term period is selected. This is the premium return at the end of the term.

Invoice

Growing Together Insurance
Growing Together 10-Year Term Life insurance

Your Growing Together 10-Year Term Life insurance

This Insurance Policy # 123 456 789 is issued to:

John W. Lennon
Abbey Road
Liverpool, NW8, UK

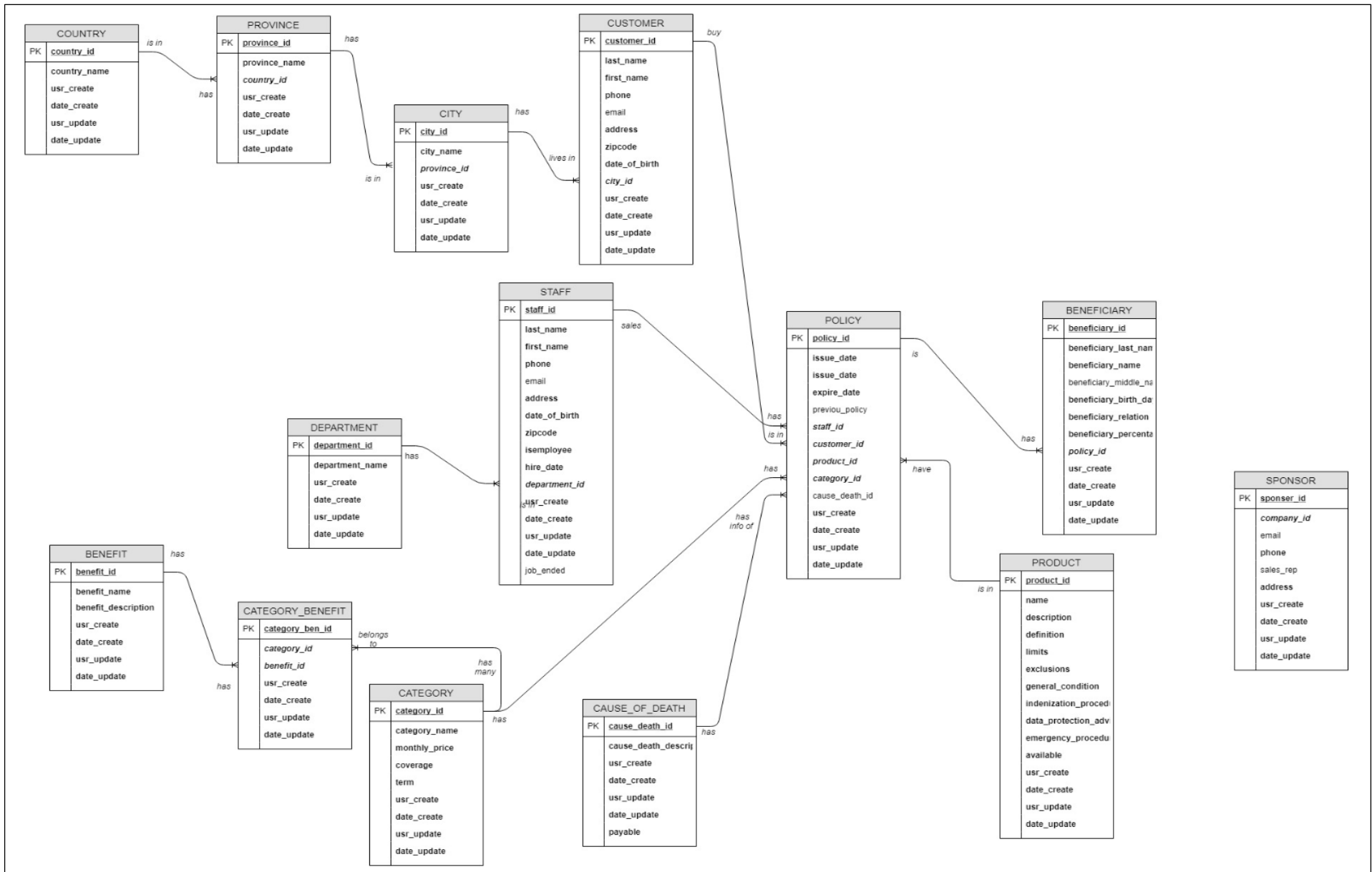| Insurance Policy	
Insured Person	Jane Sample
Date of Birth of Insured Person	June 12, 1964
Issue Age	53 years old
Policy Owner	Jane Sample
Policy Payor	Jane Sample
Sum Insured	$250,000.00
Effective Date	December 11, 2017
First Premium Due Date	December 11, 2017
Premium Payment Frequency	Monthly
Premium Payment Account Type	Credit Card ending in 1234
Plan	Growing Together 10-Year Term Life insurance

PART 2
Conceptual Design

For a better resolution, the draw.io file are available _here_ or on the .pdf file >>>>>>>>

Adobe Acrobat
Document

COUNTRY

PK	country_id
	country_name
	usr_create
	date_create
	usr_update
	date_update

is in   has

PROVINCE

PK	province_id
	province_name
	country_id
	usr_create
	date_create
	usr_update
	date_update

has   is in

CITY

PK	city_id
	city_name
	province_id
	usr_create
	date_create
	usr_update
	date_update

has   lives in

CUSTOMER

PK	customer_id
	last_name
	first_name
	phone
	email
	address
	zipcode
	date_of_birth
	city_id
	usr_create
	date_create
	usr_update
	date_update

buy

STAFF

PK	staff_id
	last_name
	first_name
	phone
	email
	address
	date_of_birth
	zipcode
	isemployee
	hire_date
	department_id
	usr_create
	date_create
	usr_update
	date_update
	job_ended

sales   has   is in   staff

DEPARTMENT

PK	department_id
	department_name
	usr_create
	date_create
	usr_update
	date_update

has

POLICY

PK	policy_id
	issue_date
	issue_date
	expire_date
	previou_policy
	staff_id
	customer_id
	product_id
	category_id
	cause_death_id
	usr_create
	date_create
	usr_update
	date_update

is   has   have   is in

BENEFICIARY

PK	beneficiary_id
	beneficiary_last_nam
	beneficiary_name
	beneficiary_middle_na
	beneficiary_birth_da
	beneficiary_relation
	beneficiary_percenta
	policy_id
	usr_create
	date_create
	usr_update
	date_update

SPONSOR

PK	sponser_id
	company_id
	email
	phone
	sales_rep
	address
	usr_create
	date_create
	usr_update
	date_update

BENEFIT

PK	benefit_id
	benefit_name
	benefit_description
	usr_create
	date_create
	usr_update
	date_update

has   has

CATEGORY_BENEFIT

PK	category_ben_id
	category_id
	benefit_id
	usr_create
	date_create
	usr_update
	date_update

belongs to   has many   has

CATEGORY

PK	category_id
	category_name
	monthly_price
	coverage
	term
	usr_create
	date_create
	usr_update
	date_update

has   has info of   has

CAUSE_OF_DEATH

PK	cause_death_id
	cause_death_descri
	usr_create
	date_create
	usr_update
	date_update
	payable

PRODUCT

PK	product_id
	name
	description
	definition
	limits
	exclusions
	general_condition
	indenization_proced
	data_protection_adv
	emergency_procedu
	available
	usr_create
	date_create
	usr_update
	date_update

PART 3 AND 4
Logical Model & Physical Model

DEPARTMENT				
Column	Key type	Data Type	Length	Optionality
department_id	PK	INTEGER		NOT NULL
department_name		VARCHAR	256	NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

CATEGORY				
Column	Key type	Data Type	Length	Optionality
category_id	PK	VARCHAR	3	NOT NULL
category_name		VARCHAR	256	NOT NULL
monthly_price		NUMERIC	6	NOT NULL
coverage		DECIMAL		NOT NULL
term		INTEGER		NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

SPONSOR				
Column	Key type	Data Type	Length	Optionality
sponsor_id	PK	INTEGER		NOT NULL
company_name		VARCHAR	256	NOT NULL
email		VARCHAR	256	
phone		INTEGER		NOT NULL
sales_rep		VARCHAR	256	
address		VARCHAR	256	NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

COUNTRY				
Column	Key type	Data Type	Length	Optionality
country_id	PK	INTEGER		NOT NULL
country_name		VARCHAR	256	NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

PROVINCE				
Column	Key type	Data Type	Length	Optionality
province_id	PK	INTEGER		NOT NULL
province_name		VARCHAR	256	NOT NULL
country_id	FK	INTEGER		NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

CITY				
Column	Key type	Data Type	Length	Optionality
city_id	PK	INTEGER		NOT NULL
city_name		VARCHAR	256	NOT NULL
province_id	FK	INTEGER		NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

PRODUCT

Column	Key type	Data Type	Length	Optionality
product_id	PK	INTEGER		NOT NULL
name		VARCHAR	256	NOT NULL
description		VARCHAR	8000	NOT NULL
definition		VARCHAR	8000	NOT NULL
limits		VARCHAR	8000	NOT NULL
exclusions		VARCHAR	8000	NOT NULL
general_condition		VARCHAR	8000	NOT NULL
indenization_procedure		VARCHAR	8000	NOT NULL
data_protection_advice		VARCHAR	8000	NOT NULL
emergency_procedure		VARCHAR	8000	NOT NULL
available		BIT		NOT NULL
usr_create		VARCAHR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

CUSTOMER

Column	Key type	Data Type	Length	Optionality
customer_id	PK	INTEGER		NOT NULL
last_name		VARCHAR	256	NOT NULL
first_name		VARCHAR	256	NOT NULL
phone		INTEGER		NOT NULL
email		VARCHAR	256	
address		VARCHAR	256	NOT NULL
zipcode		INTEGER		NOT NULL
date_of_birth		DATE		NOT NULL
city_id	FK	INTEGER		NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

STAFF

Column	Key type	Data Type	Length	Optionality
staff_id	PK	INTEGER		NOT NULL
date_of_birth		DATE		NOT NULL
last_name		VARCHAR	256	NOT NULL
first_name		VARCAHR	256	NOT NULL
phone		NUMERIC	10	NOT NULL
email		VARCAHR	256	
address		VARCHAR	256	NOT NULL
zipcode		VARCHAR	7	NOT NULL
isemployee		BIT		NOT NULL
hire_date		DATE		NOT NULL
department_id	FK	INTEGER		NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL
job_ended		DATE		

POLICY

Column	Key type	Data Type	Length	Optionality
policy_id	PK	INTEGER		NOT NULL
issue_date		DATE		NOT NULL
expire_date		DATE		NOT NULL
previous_policy	FK	INTEGER		
staff_id	FK	INTEGER		NOT NULL
customer_id	FK	INTEGER		NOT NULL
product_id	FK	INTEGER		NOT NULL
category_id	FK	VARCHAR	3	NOT NULL
cause_death_id	FK	INTEGER		
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

CAUSE_OF_DEATH

Column	Key type	Data Type	Length	Optionality
cause_death_id	PK	INTEGER		NOT NULL
cause_death_description		VARCHAR	8000	NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR		NOT NULL
date_update		DATE		NOT NULL
payable		BIT		NOT NULL

CATEGORY_BENEFIT

Column	Key type	Data Type	Length	Optionality
category_ben_id	PK	INTEGER		NOT NULL
category_id	FK	VARCHAR	3	NOT NULL
benefit_id	FK	INTEGER		NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

BENEFECIARY

Column	Key type	Data Type	Length	Optionality
beneficiary_id	PK	INTEGER		NOT NULL
beneficiary_last_name		VARCHAR	256	NOT NULL
beneficiary_name		VARCHAR	256	NOT NULL
beneficiary_middle_name		VARCHAR	256	
beneficiary_brith_day		DATE		NOT NULL
beneficiary_relation		VARCHAR	100	NOT NULL
beneficiary_percentage		NUMERIC	4	NOT NULL
policy_id	FK	INTEGER		NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

BENEFIT

Column	Key type	Data Type	Length	Optionality
benefit_id	PK	INTEGER		NOT NULL
benefit_name		VARCHAR	250	NOT NULL
benefit_description		VARCHAR	3200	NOT NULL
usr_create		VARCHAR	3	NOT NULL
date_create		DATE		NOT NULL
usr_update		VARCHAR	3	NOT NULL
date_update		DATE		NOT NULL

PART 5
Business Rules/Database Constraints

It's presented in the Implementation of Physical Model section

Implementation of Physical Model
Database Constructions

```sql
/* This line to create the database.
create database INSURANCE_COMPANY */

/* This line to erase the database.
Drop database INSURANCE_COMPANY */

USE INSURANCE_COMPANY;

-- TABLE DEPARTMENT
CREATE TABLE DEPARTMENT
(   -- The departmet_id could be a varchar idetifier
    department_id      INTEGER              NOT NULL      IDENTITY(1,1),
    department_name    VARCHAR(256)  NOT NULL,
    usr_create         VARCHAR(3)       NOT NULL,
    date_create        DATE             NOT NULL DEFAULT GETDATE(),
    usr_update         VARCHAR(3)       NOT NULL,
    date_update        DATE             NOT NULL  DEFAULT GETDATE()
);

-- ADD PRIMARY KEY
ALTER TABLE DEPARTMENT
  ADD CONSTRAINT department_department_id_pk
      PRIMARY KEY( department_id );

-- ADD DATE_UPDATE CONSTRAINT - IT COULD NOT BE BEFORE DATE_CREATE
ALTER TABLE DEPARTMENT
      ADD CONSTRAINT chk_date_update
   CHECK (date_update >= date_create)

-- TABLE CATEGORY
CREATE TABLE CATEGORY
(  category_id         VARCHAR(3)           NOT NULL,
   category_name     VARCHAR(256)  NOT NULL,
   monthly_price     NUMERIC(6,2)    NOT NULL,
```

```sql
    coverage            DECIMAL(5,2)    NOT NULL,
    term                INTEGER         NOT NULL,
    usr_create          VARCHAR(3)      NOT NULL,
    date_create         DATE            NOT NULL DEFAULT GETDATE(),
    usr_update          VARCHAR(3)      NOT NULL,
    date_update         DATE            NOT NULL DEFAULT GETDATE()
);

ALTER TABLE CATEGORY
  ADD CONSTRAINT category_category_id_pk
      PRIMARY KEY( category_id );

-- TABLE SPONSOR
CREATE TABLE SPONSOR
(   sponsor_id          INTEGER                 NOT NULL    IDENTITY(1,1),
    company_name            VARCHAR(256)  NOT NULL,
    email                   VARCHAR(256),
    phone                   INTEGER                 NOT NULL,
    sales_rep           VARCHAR(256),
    address                 VARCHAR(256)  NOT NULL,
    usr_create          VARCHAR(3)      NOT NULL,
    date_create         DATE            NOT NULL DEFAULT GETDATE(),
    usr_update          VARCHAR(3)      NOT NULL,
    date_update         DATE            NOT NULL DEFAULT GETDATE()
);

ALTER TABLE SPONSOR
  ADD CONSTRAINT sponsor_sponsor_id_pk
      PRIMARY KEY( sponsor_id );

-- TABLE COUNTRY
CREATE TABLE COUNTRY
(   -- the country_id could be a varchar column too.
    country_id      INTEGER             NOT NULL    IDENTITY(1,1),
    country_name        VARCHAR(256)    NOT NULL,
    usr_create          VARCHAR(3)      NOT NULL,
    date_create         DATE            NOT NULL DEFAULT GETDATE(),
    usr_update          VARCHAR(3)      NOT NULL,
    date_update         DATE            NOT NULL DEFAULT GETDATE()
);

ALTER TABLE COUNTRY
  ADD CONSTRAINT country_country_id_pk
      PRIMARY KEY( country_id );

-- TABLE PROVINCE
CREATE TABLE PROVINCE
(   --The province_id could be a varchar too.
    province_id         INTEGER             NOT NULL IDENTITY(1,1),
    province_name     VARCHAR(256)  NOT NULL,
```

```sql
    country_id      INTEGER            NOT NULL,
    usr_create       VARCHAR(3)     NOT NULL,
    date_create      DATE              NOT NULL DEFAULT GETDATE(),
    usr_update       VARCHAR(3)     NOT NULL,
    date_update      DATE              NOT NULL DEFAULT GETDATE()
);

ALTER TABLE PROVINCE
  ADD CONSTRAINT province_province_id_pk
      PRIMARY KEY( province_id );

ALTER TABLE PROVINCE
  ADD CONSTRAINT province_country_id_fk
      FOREIGN KEY( country_id )
      REFERENCES country( country_id );

--TABLE CITY
CREATE TABLE CITY
(  city_id             INTEGER              NOT NULL IDENTITY(1,1),
    city_name       VARCHAR(256)    NOT NULL,
    province_id           INTEGER            NOT NULL,
    usr_create       VARCHAR(3)     NOT NULL,
    date_create      DATE              NOT NULL DEFAULT GETDATE(),
    usr_update       VARCHAR(3)     NOT NULL,
    date_update      DATE              NOT NULL DEFAULT GETDATE()
);

ALTER TABLE CITY
  ADD CONSTRAINT city_city_id_pk
      PRIMARY KEY( city_id );

ALTER TABLE CITY
  ADD CONSTRAINT city_province_id_fk
      FOREIGN KEY( province_id )
      REFERENCES province( province_id );

--TABLE PRODUCT
CREATE TABLE PRODUCT
(  product_id                  INTEGER       NOT NULL      IDENTITY(1,1),
    name                                    VARCHAR(256)  NOT NULL,
    description                         VARCHAR(8000) NOT NULL,
    definition                      VARCHAR(8000) NOT NULL,
    limits                              VARCHAR(8000) NOT NULL,
    exclusions                      VARCHAR(8000) NOT NULL,
    general_condition       VARCHAR(8000) NOT NULL,
    indenization_procedure   VARCHAR(8000) NOT NULL,
    data_protection_advice   VARCHAR(8000) NOT NULL,
    emergency_procedure         VARCHAR(8000) NOT NULL,
    available                       BIT           NOT NULL,
    usr_create                  VARCHAR(3)      NOT NULL,
```

```sql
    date_create                 DATE            NOT NULL DEFAULT GETDATE(),
    usr_update                  VARCHAR(3)      NOT NULL,
    date_update                 DATE            NOT NULL DEFAULT GETDATE()
);

ALTER TABLE PRODUCT
  ADD CONSTRAINT product_product_id_pk
      PRIMARY KEY( product_id );

--TABLE STAFF
CREATE TABLE STAFF
(   staff_id            INTEGER             NOT NULL    IDENTITY(1,1),
    date_of_birth    DATE          NOT NULL,
    last_name        VARCHAR(256)   NOT NULL,
    first_name       VARCHAR(256)   NOT NULL,
    phone               NUMERIC(10,0)  NOT NULL,
    email               VARCHAR(256),
    address             VARCHAR(256)   NOT NULL,
    zipcode             VARCHAR(7)     NOT NULL,
    isemployee       BIT            NOT NULL,
    hire_date        DATE           NOT NULL    DEFAULT getdate(),
    department_id    INTEGER         NOT NULL,
    usr_create       VARCHAR(3)     NOT NULL,
    date_create      DATE           NOT NULL DEFAULT GETDATE(),
    usr_update       VARCHAR(3)     NOT NULL,
    date_update      DATE           NOT NULL DEFAULT GETDATE()
);

ALTER TABLE STAFF
  ADD CONSTRAINT staff_staff_id_pk
      PRIMARY KEY( staff_id );

ALTER TABLE STAFF
      DROP COLUMN fire_date;

ALTER TABLE STAFF
      ADD job_ended date;

--TABLE CUSTOMER
CREATE TABLE CUSTOMER
(   customer_id             INTEGER                 NOT NULL    IDENTITY(1,1),
    last_name        VARCHAR(256)  NOT NULL,
    first_name       VARCHAR(256)  NOT NULL,
    phone               NUMERIC(18)     NOT NULL,
    email               VARCHAR(256),
    address             VARCHAR(256)  NOT NULL,
    zipcode             VARCHAR(9)      NOT NULL,
    date_of_birth    DATE           NOT NULL,
    city_id             INTEGER         NOT NULL,
    usr_create       VARCHAR(3)     NOT NULL,
```

```sql
    date_create       DATE            NOT NULL DEFAULT GETDATE(),
    usr_update        VARCHAR(3)      NOT NULL,
    date_update       DATE            NOT NULL DEFAULT GETDATE()
);

ALTER TABLE CUSTOMER
  ADD CONSTRAINT customer_customer_id_pk
      PRIMARY KEY( customer_id );

--TABLE POLICY
CREATE TABLE POLICY
(  policy_id         INTEGER             NOT NULL IDENTITY(1,1),
   issue_date        DATE          NOT NULL DEFAULT GETDATE(),
   expire_date           DATE          NOT NULL,
   previous_policy   INTEGER,
   staff_id              INTEGER           NOT NULL,
   customer_id           INTEGER           NOT NULL,
   product_id        INTEGER      NOT NULL,
   category_id       VARCHAR(3)   NOT NULL,
   cause_death_id    INTEGER,
   usr_create        VARCHAR(3)   NOT NULL,
   date_create       DATE         NOT NULL  DEFAULT GETDATE(),
   usr_update        VARCHAR(3)   NOT NULL,
   date_update       DATE         NOT NULL  DEFAULT GETDATE()
);

ALTER TABLE POLICY
ADD CONSTRAINT chkTerm_expire_date
CHECK (expire_date >= issue_date)

ALTER TABLE POLICY
  ADD CONSTRAINT policy_policy_id_pk
      PRIMARY KEY( policy_id );


ALTER TABLE POLICY
  ADD CONSTRAINT policy_previous_policy_fk
      FOREIGN KEY( previous_policy )
      REFERENCES policy( policy_id );

ALTER TABLE POLICY
  ADD CONSTRAINT policy_staff_id_fk
      FOREIGN KEY( staff_id )
      REFERENCES staff( staff_id );

ALTER TABLE POLICY
  ADD CONSTRAINT policy_customer_id_fk
      FOREIGN KEY( customer_id )
      REFERENCES customer( customer_id );
```

```sql
ALTER TABLE POLICY
  ADD CONSTRAINT policy_product_id_fk
      FOREIGN KEY( product_id )
      REFERENCES product( product_id );

ALTER TABLE POLICY
  ADD CONSTRAINT policy_category_id_fk
      FOREIGN KEY( category_id )
      REFERENCES category( category_id );

ALTER TABLE STAFF
  ADD CONSTRAINT staff_department_id_fk
      FOREIGN KEY( department_id )
      REFERENCES department( department_id );

ALTER TABLE CUSTOMER
  ADD CONSTRAINT customer_city_id_fk
      FOREIGN KEY( city_id )
      REFERENCES city( city_id );

CREATE TABLE BENEFIT
(
      benefit_id            INTEGER       NOT NULL IDENTITY(1,1),
      benefit_name          VARCHAR(250)  NOT NULL,
      benefit_description   VARCHAR(3200) NOT NULL,
      usr_create            VARCHAR(3)    NOT NULL,
   date_create           DATE          NOT NULL,
   usr_update            VARCHAR(3)    NOT NULL,
   date_update           DATE          NOT NULL
);

ALTER TABLE BENEFIT
  ADD CONSTRAINT benefit_id_pk
      PRIMARY KEY( benefit_id );

CREATE TABLE CATEGORY_BENEFIT
(
      category_ben_id       INTEGER       NOT NULL IDENTITY(1,1),
      category_id           VARCHAR(3)    NOT NULL,
      benefit_id            INTEGER       NOT NULL,
      usr_create            VARCHAR(3)    NOT NULL,
   date_create           DATE          NOT NULL,
   usr_update            VARCHAR(3)    NOT NULL,
   date_update           DATE          NOT NULL
);

ALTER TABLE CATEGORY_BENEFIT
  ADD CONSTRAINT category_ben_id_pk
      PRIMARY KEY( category_ben_id );
```

```sql
ALTER TABLE CATEGORY_BENEFIT
  ADD CONSTRAINT category_catego_id_fk
      FOREIGN KEY( category_id )
      REFERENCES category ( category_id );

ALTER TABLE CATEGORY_BENEFIT
  ADD CONSTRAINT benefit_catego_id_fk
      FOREIGN KEY( benefit_id )
      REFERENCES benefit ( benefit_id );

/*
 BENEFICIARY Table

 1. add a "BENEFICIARY" and "CAUSE_OF_DEATH" tables
 2. the primary key inside "CAUSE_OF_DEATH" should be a FK inside the POLICY table*/

CREATE TABLE BENEFICIARY
(
      beneficiary_id            INTEGER       NOT NULL  IDENTITY(1,1),
      beneficiary_last_name     VARCHAR(256)  NOT NULL,
      beneficiary_name          VARCHAR(256)  NOT NULL,
      beneficiary_middle_name   VARCHAR(256),
      beneficiary_brith_day     DATE          NOT NULL,
      beneficiary_relation      VARCHAR(100)  NOT NULL,
      beneficiary_percentage    NUMERIC(5,2)  NOT NULL,
      policy_id                 INTEGER           NOT NULL, --Foreing key with policy
      usr_create                VARCHAR(3)    NOT NULL,
    date_create               DATE          NOT NULL  DEFAULT GETDATE(),
    usr_update                VARCHAR(3)    NOT NULL,
    date_update               DATE          NOT NULL DEFAULT GETDATE()
);

ALTER TABLE BENEFICIARY
  ADD CONSTRAINT beneficiary_id_pk
      PRIMARY KEY( beneficiary_id );

ALTER TABLE BENEFICIARY
  ADD CONSTRAINT policy_id_fk
      FOREIGN KEY( policy_id )
      REFERENCES policy ( policy_id );

/*
CAUSE_OF_DEATH Table
*/
CREATE TABLE CAUSE_OF_DEATH
(
      cause_death_id            INTEGER           NOT NULL IDENTITY(1,1),
      cause_death_description   VARCHAR(8000)   NOT NULL,
      usr_create                VARCHAR(3)      NOT NULL,
    date_create               DATE            NOT NULL  DEFAULT GETDATE(),
```

```
        usr_update                    VARCHAR(3)      NOT NULL,
        date_update                   DATE            NOT NULL DEFAULT GETDATE(),
          payable                                     BIT              NOT NULL
);

ALTER TABLE CAUSE_OF_DEATH
  ADD CONSTRAINT cause_death_id_pk
      PRIMARY KEY( cause_death_id );

ALTER TABLE POLICY
  ADD CONSTRAINT cause_death_id_fk
      FOREIGN KEY( cause_death_id )
      REFERENCES CAUSE_OF_DEATH ( cause_death_id );
```

Insert / Populating Tables

```
use INSURANCE_COMPANY;
INSERT INTO CATEGORY VALUES
        ('BRO', 'BRONCE', 20, 1000000, 5, 'DAP', GETDATE(), 'DAP', GETDATE()),
        ('GLD', 'GOLD', 50, 4000000, 20, 'DPM', GETDATE(), 'DPM', GETDATE()),
        ('SIL', 'SILVER', 40, 3000000, 10, 'DPM', GETDATE(), 'DPM', GETDATE());

/*We have only 3 categories*/

/*Benefits Table*/

INSERT INTO BENEFIT VALUES

        ('Medical Equipment and Supplies',

        'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

        'DAP', GETDATE(), 'DAP', GETDATE()),

        ('Medicines',

        'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

        'DPM', GETDATE(), 'DPM', GETDATE()),
```

```
    ('WHEELCHAIR',

    'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

    'DPM', GETDATE(), 'DPM', GETDATE()),
    ('Dental services',

    'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

    'per', GETDATE(), 'per', GETDATE()),

    ('walking sticks',

    'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

    'ram', GETDATE(), 'ram', GETDATE()),

    ('Oximeters',

    'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

    'std', GETDATE(), 'std', GETDATE()),
    ('Glucose_Analyzer',

    'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

    'per', GETDATE(), 'per', GETDATE()),
    ('Infusion_Pumps',
```

```sql
        'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

        'per', GETDATE(), 'per', GETDATE()),
        ('Electrocardiograph',

        'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

        'per', GETDATE(), 'per', GETDATE()),
        ('Strechers',

        'Payable only if required as the result of a covered Sickness or Injury. Purchase of medical
supplies, including dressings and prosthetic appliances; Rental charges for wheelchairs, crutches,
Hospital-type bed or other appliances, not to exceed purchase price. Up to $200 Benefit Maximum for
prescription glasses or contact lenses, or up to $300 Benefit Maximum for hearing aids. Up to $300
Benefit Maximum for custom orthotics, or up to $800 Benefit Maximum for custom knee braces.',

        'per', GETDATE(), 'per', GETDATE());

INSERT INTO COUNTRY VALUES

        ('Jamaica','DPM', GETDATE(), 'DPM', GETDATE()),
        ('Brazil','DPM', GETDATE(), 'DPM', GETDATE()),
        ('Colombia','DPM', GETDATE(), 'DPM', GETDATE()),
        ('India','per', GETDATE(), 'per', GETDATE()),
        ('London','per', GETDATE(), 'per', GETDATE()),
        ('Germany','per', GETDATE(), 'per', GETDATE()),
        ('Canada','per', GETDATE(), 'per', GETDATE()),
        ('France','per', GETDATE(), 'per', GETDATE()),
        ('Australia','per', GETDATE(), 'per', GETDATE());

INSERT INTO PROVINCE VALUES

        ('São Paulo',2,'DPM', GETDATE(), 'DPM', GETDATE()),
        ('Cundinamarca',3,'DPM', GETDATE(), 'DPM', GETDATE()),
        ('Kingstone', 5,'per', GETDATE(), 'per', GETDATE()),
        ('Brampton', 7,'per', GETDATE(), 'per', GETDATE()),
        ('Scarborough', 7,'per', GETDATE(), 'per', GETDATE()),
        ('Ontario', 7,'per', GETDATE(), 'per', GETDATE()),
        ('Alberta', 7,'per', GETDATE(), 'per', GETDATE()),
        ('Winnipeg', 7,'per', GETDATE(), 'per', GETDATE()),
        ('Montreal', 7,'per', GETDATE(), 'per', GETDATE()),
        ('Kitchner', 6,'per', GETDATE(), 'per', GETDATE());
```

```sql
INSERT INTO CITY VALUES

	('São Paulo','1','DPM', GETDATE(), 'DPM', GETDATE()),
	('Bogotá','2','DPM', GETDATE(), 'DPM', GETDATE()),

	('Kingstone', '3','DPM', GETDATE(), 'DPM', GETDATE()),
	('Brampton', '6','per', GETDATE(), 'per', GETDATE()),
	('Bathinda', '5','per', GETDATE(), 'per', GETDATE()),
	('Patiala', '6','per', GETDATE(), 'per', GETDATE()),
	('Amritsar', '7','per', GETDATE(), 'per', GETDATE()),
	('Ludhiana', '8','per', GETDATE(), 'per', GETDATE()),
	('Mansa', '9','per', GETDATE(), 'per', GETDATE()),
	('Chandigarh', '10','per', GETDATE(), 'per', GETDATE());

INSERT INTO CUSTOMER VALUES

	('Mafra', 'Deivid',111-2222,'deividmafra@aol.com', '999, X street', 'M1Q2W3', '1986-06-03',
'1','DPM', GETDATE(), 'DPM', GETDATE()),

	('Perez', 'Diego',111-2222,'diegoperez@aol.com', '999, X street', 'M1Q2W3', '1982-06-03',
'2','DPM', GETDATE(), 'DPM', GETDATE()),

	('Palmer', 'Sherwayne',111-2222,'sherwaynepalmer@aol.com', '999, X street', 'M1Q2W3', '1988-06-
03', '3','DPM', GETDATE(), 'DPM', GETDATE()),
	('kaur', 'Raman',111-2222,'raman@aol.com', '991, R street', 'M1Q2W4', '1995-06-03', '4','ram',
GETDATE(), 'Per', GETDATE()),
	('singh', 'Manu',111-2222,'manu95@gmail.com', '998, M street', 'L6X4T8', '1995-09-05',
'5','per', GETDATE(), 'per', GETDATE()),
	('Kaur', 'Parneet',111-2222,'peryj94@yahoo.com', '990, P street', 'M1Q2W6', '1994-06-08',
'6','per', GETDATE(), 'per', GETDATE()),
	('kaur', 'japneet',111-2222,'japneet@gmail.com', '991, A street', 'M1Q2W2', '1984-06-03',
'7','per', GETDATE(), 'per', GETDATE()),
	('singh', 'Joaban',111-2222,'jobanjeet@yahoo.com', '992, B street', 'M1Q2W4', '1986-06-03',
'8','per', GETDATE(), 'per', GETDATE()),
	('singh', 'Harman',111-2222,'harman@aol.com', '993, C street', 'M1Q2W5', '1991-06-03',
'9','per', GETDATE(), 'per', GETDATE()),
	('singh', 'Sukhi',111-2222,'sukhi@aol.com', '994, D street', 'M1Q2W7', '1992-06-03', '10','per',
GETDATE(), 'per', GETDATE());

INSERT INTO DEPARTMENT
 VALUES

	--('Support - Department', 'DAP', GETDATE(), 'DAP', GETDATE()),

	('IT', 'DPM', GETDATE(), 'per', GETDATE()),
	('Reception', 'per', GETDATE(), 'per', GETDATE()),
	('Planing', 'per', GETDATE(), 'per', GETDATE()),
	('Architecture', 'per', GETDATE(), 'per', GETDATE()),
	('Presentation', 'per', GETDATE(), 'per', GETDATE()),
```

```sql
        ('Monitoring', 'per', GETDATE(), 'per', GETDATE()),
        ('Sales', 'per', GETDATE(), 'per', GETDATE());


INSERT INTO STAFF VALUES

        ('1986-06-03', 'Silva', 'Pedro', 111-2222, 'pedrosilva@aol.com', '999 X street', 'M1Q2W3', null,
'2005-12-25', 3, 'DPM', GETDATE(), 'DPM', GETDATE()),
        ('1990-05-08', 'Gonzales', 'Ruiz', 111-2222, 'gr@aol.com', '999 X street', 'M1Q2W3', null,
'2010-10-15', 2, 'DPM', GETDATE(), 'DPM', GETDATE()),
        ('1980-10-16','Walker', 'John',111-2222,'wj@aol.com', '999, X street', 'M1Q2W3', null, '2015-03-
01', 1,'DPM', GETDATE(), 'DPM', GETDATE()),
        ('1980-10-18','Dhillon', 'Jimmy',111-2222,'jimmydhillon@gmail.com', '991, Y street', 'M1Q2W4',
null, '2018-03-02', 4,'Per', GETDATE(), 'Per', GETDATE()),
        ('1980-10-14','singh', 'jana',111-2222,'A@gmail.com', '991, A street', 'M1Q2W6', null, '2018-03-
03', 5,'per', GETDATE(), 'Per', GETDATE()),
        ('1980-10-16','Sandhu', 'Ram',111-2222,'B@gmail.com', '993, B street', 'M1Q2W4', null, '2018-03-
06', 6,'per', GETDATE(), 'Per', GETDATE()),
        ('1980-10-18','Gill', 'Sham',111-2222,'C@gmail.com', '997, C street', 'M1Q2W2', null, '2018-03-
05', 7,'per', GETDATE(), 'Per', GETDATE()),
        ('1980-10-13','Jattana', 'Bhoond',111-2222,'B@gmail.com', '994, D street', 'M1Q2W1', null,
'2018-03-03', 2,'per', GETDATE(), 'Per', GETDATE()),
        ('1980-10-19','Chahal', 'janu',111-2222,'ferv@gmail.com', '995, B street', 'M1Q2W8', null,
'2018-03-01', 4,'per', GETDATE(), 'Per', GETDATE()),
        ('1980-10-13','Sidhu', 'Bagga',111-2222,'dvfb@gmail.com', '997, I street', 'M1Q2W0', null,
'2018-03-09', 6,'per', GETDATE(), 'Per', GETDATE());


/*Category Table*/

INSERT INTO CATEGORY_BENEFIT (category_id, benefit_id,usr_create,date_create,usr_update,date_update)

VALUES
('BRO', 8,'DAP', GETDATE(), 'DAP', GETDATE()),
('BRO', 1,'DAP', GETDATE(), 'per', GETDATE()),
('BRO', 2,'DAP', GETDATE(), 'per', GETDATE()),
('SIL', 3,'DAP', GETDATE(), 'per', GETDATE()),
('GLD', 4,'DAP', GETDATE(), 'per', GETDATE()),
('GLD', 5,'DAP', GETDATE(), 'per', GETDATE()),
('GLD', 6,'DAP', GETDATE(), 'per', GETDATE()),
('SIL', 7,'DAP', GETDATE(), 'per', GETDATE()),
('SIL', 8,'DAP', GETDATE(), 'per', GETDATE()),
('SIL', 9,'DAP', GETDATE(), 'per', GETDATE());

/*Customer Table*/

INSERT INTO CUSTOMER
(last_name,first_name,phone,email,address,zipcode,date_of_birth,city_id,usr_create,date_create,usr_upda
te,date_update)
VALUES
```

```sql
('Sherwayne', 'ABC',6479087653,'wayne@thisemail.com','45 McCoway Ave','L9R 2W8','1988-12-21',1,'per',GETDATE(),'per',GETDATE()),
('kaur', 'DEF',6479087651,'abc@thisemail.com','46 McCoway Ave','L9R 2W9','1982-11-22',2,'per',GETDATE(),'per',GETDATE()),
('singh', 'Ram',6479087652,'def@thisemail.com','47 McCoway Ave','L9R 2W7','1983-10-23',3,'per',GETDATE(),'per',GETDATE()),
('kumar', 'Sham',6479087654,'ghi@thisemail.com','48 McCoway Ave','L9R 2W6','1984-9-24',4,'per',GETDATE(),'per',GETDATE()),
('kaur', 'Sita',6479087655,'ijk@thisemail.com','49 McCoway Ave','L9R 2W5','1985-8-25',5,'per',GETDATE(),'per',GETDATE()),
('kaur', 'Gita',6479087656,'lmn@thisemail.com','41 McCoway Ave','L9R 2W4','1986-7-26',6,'per',GETDATE(),'per',GETDATE()),
('kaur', 'Reeta',6479087657,'opq@thisemail.com','42 McCoway Ave','L9R 2W3','1987-6-27',7,'per',GETDATE(),'per',GETDATE()),
('kaur', 'Anamika',6479087658,'rst@thisemail.com','43 McCoway Ave','L9R 2W2','1988-5-28',8,'per',GETDATE(),'per',GETDATE()),
('kumar', 'Rahul',6479087659,'uvw@thisemail.com','44 McCoway Ave','L9R 2W1','1989-4-29',9,'per',GETDATE(),'per',GETDATE()),
('Singh', 'Joban',6479087650,'xyz@thisemail.com','40 McCoway Ave','L9R 2W0','1990-3-30',10,'per',GETDATE(),'per',GETDATE());


/*Product Table*/

INSERT INTO PRODUCT (name, description, definition, limits, exclusions, general_condition, indenization_procedure, data_protection_advice, emergency_procedure, available, usr_create, date_create, usr_update, date_update)
VALUES
('RETIRED INSURANCE',

'If an Eligible Insured suffers an Emergency Injury or Sickness during the Coverage Period, We will pay the benefits stated in this Policy, subject to all of its terms, conditions, limitations, exclusions and other provisions, for Reasonable and Customary Expenses that are incurred, to the lesser of the Benefit Maximum for that particular benefit, or to the Policy maximum of $5,000,000. All Benefit Maximums contained in this Policy are per Insured for the duration of the Coverage Period unless otherwise specified and are stated in Canadian Dollar currency. It is a condition precedent to coverage under this Policy that at the Effective Date the Insured is not aware of any existing medical condition which might require the Insured to incur any medically related expenses during the Coverage Period.',

'Corrective Device means a device that is required by You on the advice of a Physician, to correct a debilitating physical impairment and without which it would be a physical impossibility for You to continue Your studies or Your teaching responsibilities at the educational institution in which You are enrolled or are teaching. Corrective Devices include prosthetic limbs, wheelchairs, seeing-eye dogs, and hearing aids, but do NOT include eyeglasses. Coverage means the emergency benefits described herein. Coverage is effective throughout the world however Coverage in Home Country is limited; please refer to Excursion or Coverage in Home Country - Canadians (see Benefits), and Exclusion #6. Coverage Period means the period of time during which You are insured for the benefits provided by this Policy, starting from 12:01 a.m. on the Effective Date until 12:00 midnight on either the date (a) specified as the Termination Date on the Application; or
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(b) of termination of any extension of this Policy. If You return to Your Home Country for any reason other than Excursion or Coverage in Home Country - Canadians (see Benefits), coverage terminates effective the date of Your Return to Your Home Country. The maximum Coverage Period including extensions is 365 consecutive days from the Effective Date. Dentist means a qualified doctor of dentistry lawfully licensed to practice dentistry in the place where dental services are performed, but does not include the Insured or a relative of the Insured. Effective Date means the date Your coverage under this Policy begins. Coverage begins on the latest of the date and time, (a) the required premium is paid, or (b) the date You request as the Start Date on Your Application or (c) the date You leave your Home Country or (d) for returning Canadians, the date you return to Canada.',

'We reserve the right to arrange transportation to return You to Your Home Country following an Emergency, either before or after You receive Medical Treatment, or Hospital or Medical Services. If You decline to return when declared medically fit to travel by the Claim Administrator, We will not pay for any continuing expenses, recurrence or complications arising from or directly or indirectly related thereto. Limitation on Liability The Insurer, the Plan Administrator and/or the Claim Administrator are not responsible for the availability, quality or results of any Medical Treatment, or Your failure to obtain Medical Treatment or transportation and shall not be held liable for any negligence, wrongful acts or omissions of any service providers.',

'a pre-existing condition which means a sickness, injury or other condition that was causing signs or symptoms, and/or required medical advice or investigation, whether a diagnosis was established or not, and/or any form of medical treatment provided by a Physician or other Practitioner during the 3 month period immediately preceding the Effective Date, or if upon the commencement of the coverage, a condition was known or present such that costs could reasonably have been expected to be incurred. Note: this exclusion is waived when Application for mandatory coverage is received within 30 days of the semester/registration start date. We will not pay for any charges, which exceed the lesser of $20,000 or 30 days hospitalization in any 365-day period, for a pre-existing condition (as defined above) of a covered child that was not stable in the 90 days prior to the date the child became covered under this Policy; Elective or non-Emergency Medical Treatment, including any treatment given to maintain the stability of a chronic sickness or condition, including visits for the refill of medication, tests or examinations forming part of a normal regime, or for treatment of congenital or genetic disorders or conditions, or for treatment not required for the immediate relief of pain and suffering, or that could reasonably be postponed until the Insured returns to his/her Home Country (except as provided under the Annual Physician Visit, Immunization , Pregnancy and Eye Exam Benefits); any continuing treatment of an Injury or Sickness if the Claim Administrator has requested that the Insured return to his or her Home Country following Emergency Medical Treatment; If an Insured who has been evacuated or asked to Return Home later returns to Canada to resume studies/teaching in the same or subsequent policy years, the benefits payable will be limited to a maximum of $10,000 for that Sickness or Injury for which they returned Home; medication commonly available without a prescription (including but not limited to over-the-counter medications such as acetaminophen or cold/allergy remedies); fertility drugs; contraceptives; erectile dysfunction drugs; anti-baldness drugs; smoking cessation drugs; vaccinations, immunizations or injections (except as provided under the Immunization Benefit); vitamin preparations or supplements; or medication received on a preventive or maintenance basis; plastic or cosmetic surgery except as a result of a covered Injury; substitution or extraction of, or repairs to an existing prosthesis, (except as payable under the Corrective Devices Benefit); any expenses incurred outside the Coverage Period or while you are in Your Home Country (except as provided under the Excursion or Coverage in Home Country - Canadians Benefits); medical services for any injury that occurred or was treated, or sickness that started or',

'The Contract. The Application, this Policy, any document attached to this Policy when issued, and any amendment to the contract agreed upon in writing after the Policy is issued, constitute the entire contract, and no agent has authority to change the contract or waive any of its provisions. Waiver. The Insurer shall be deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the Insurer. Copy of Application. The Insurer shall, upon request, furnish to the Insured under the contract a copy of the Application. Premium Payment. The full premium is due and payable when You apply for insurance. If for any reason the premium paid for the coverage applied for is incorrect, We will a) charge and collect the difference, or b) shorten the Coverage Period if an underpayment in premium cannot be collected, or c) refund any overpayment. Coverage will be null and void if for any reason Your payment is not honoured by the financial institution. The premium is calculated using the most current premium rates on the date You apply for coverage, for Your age on the Effective Date. We reserve the right to decline any application for insurance. Duplicate Contracts or Policies. In the event that more than one contract is issued to one Insured, benefits shall be limited to the maximum payable under one contract at any time, and a refund for duplicate premiums will be issued. Misrepresentation or Nondisclosure. All coverage under this Policy shall be void, if, whether before or after a loss, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or subject thereof, or the interest of the Insured therein, or in the case of any fraud or false swearing of the Insured.',

'1. You must call the Emergency Assistance Number shown below BEFORE admission to Hospital as an in-patient and for prior written approval BEFORE any expenses are incurred for the following: • Major Diagnostic tests • Dental • Surgery • Air Evacuation • Family Transportation • Repatriation / Burial 2. Present Your guard.me I.D. Card to Your medical service providers. 3. Complete a claim form for EACH new Sickness or Injury when FIRST treated. Take it with You on Your first appointment if possible. You may photocopy a blank claim form for future use or obtain forms from Your organization or from our website at www.guard.me 4. Within 30 days of the first medical expense, log on to www.guard.me to file your claim electronically or MAIL: • Completed claim form • Original itemized bills / receipts • Include medical reports, emergency room report, history & physical, surgical, lab, x-rays and discharge reports to:',

'The Company and Our Plan Administrator (collectively "We" "Our" in this privacy section) are committed to protecting Your privacy. When You bought Your Policy You gave consent for Your personal data to be collected and processed by Us in accordance with this Privacy/Data Protection Notice. The information provided will be used only for determining Your eligibility for coverage under the Policy, assessing insurance risks, managing and adjudicating claims and negotiating or settling payments to third parties. This information may also be shared with third parties, such as other insurance companies, health organizations and government health insurance plans to adjudicate and process any claim. We collect and process Your personal data in line with applicable Privacy and Data Protection legislation. We take great care to keep Your personal information accurate, confidential and secure. If You have any questions about the Company's Privacy Policy, please contact our Privacy Officer at (905) 523-5587 or by email to: privacy@oldrepublic-group.com.',

'Contact the 24 Hour Toll-Free Emergency Assistance Number at 1-888-756-8428 (North America) or collect (905) 731-8291 1. within 24 hours of admission to Hospital, or if incapacitated, as soon as reasonably possible; 2. for any benefit where prior approval is required; 3. for any Excursions, prior to incurring ANY medical expenses. Failure to notify the Claim Administrator as required will limit Our liability to 90% of the eligible expenses incurred.',

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                    'DAP',

                    GETDATE(),

                    'DAP',

                    GETDATE()),

('WIDOW INSURANCE',

                    'If an Eligible Insured suffers an Emergency Injury or Sickness during
the Coverage Period, We will pay the benefits stated in this Policy, subject to all of its terms,
conditions, limitations, exclusions and other provisions, for Reasonable and Customary Expenses that
are incurred, to the lesser of the Benefit Maximum for that particular benefit, or to the Policy
maximum of $5,000,000. All Benefit Maximums contained in this Policy are per Insured for the duration
of the Coverage Period unless otherwise specified and are stated in Canadian Dollar currency. It is a
condition precedent to coverage under this Policy that at the Effective Date the Insured is not aware
of any existing medical condition which might require the Insured to incur any medically related
expenses during the Coverage Period.',

                    'Corrective Device means a device that is required by You on the
advice of a Physician, to correct a debilitating physical impairment and without which it would be a
physical impossibility for You to continue Your studies or Your teaching responsibilities at the
educational institution in which You are enrolled or are teaching. Corrective Devices include
prosthetic limbs, wheelchairs, seeing-eye dogs, and hearing aids, but do NOT include eyeglasses.
Coverage means the emergency benefits described herein. Coverage is effective throughout the world
however Coverage in Home Country is limited; please refer to Excursion or Coverage in Home Country -
Canadians (see Benefits), and Exclusion #6. Coverage Period means the period of time during which You
are insured for the benefits provided by this Policy, starting from 12:01 a.m. on the Effective Date
until 12:00 midnight on either the date (a) specified as the Termination Date on the Application; or
(b) of termination of any extension of this Policy. If You return to Your Home Country for any reason
other than Excursion or Coverage in Home Country - Canadians (see Benefits), coverage terminates
effective the date of Your Return to Your Home Country. The maximum Coverage Period including
extensions is 365 consecutive days from the Effective Date. Dentist means a qualified doctor of
dentistry lawfully licensed to practice dentistry in the place where dental services are performed, but
does not include the Insured or a relative of the Insured. Effective Date means the date Your coverage
under this Policy begins. Coverage begins on the latest the date and time, (a) the required premium
is paid, or (b) the date You request as the Start Date on Your Application or (c) the date You leave
your Home Country or (d) for returning Canadians, the date you return to Canada.',

                    'We reserve the right to arrange transportation to return You to
Your Home Country following an Emergency, either before or after You receive Medical Treatment, or
Hospital or Medical Services. If You decline to return when declared medically fit to travel by the
Claim Administrator, We will not pay for any continuing expenses, recurrence or complications arising
from or directly or indirectly related thereto. Limitation on Liability The Insurer, the Plan
Administrator and/or the Claim Administrator are not responsible for the availability, quality or
results of any Medical Treatment, or Your failure to obtain Medical Treatment or transportation and
shall not be held liable for any negligence, wrongful acts or omissions of any service providers.',
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'a pre-existing condition which means a sickness, injury or other condition that was causing signs or symptoms, and/or required medical advice or investigation, whether a diagnosis was established or not, and/or any form of medical treatment provided by a Physician or other Practitioner during the 3 month period immediately preceding the Effective Date, or if upon the commencement of the coverage, a condition was known or present such that costs could reasonably have been expected to be incurred. Note: this exclusion is waived when Application for mandatory coverage is received within 30 days of the semester/registration start date. We will not pay for any charges, which exceed the lesser of $20,000 or 30 days hospitalization in any 365-day period, for a pre-existing condition (as defined above) of a covered child that was not stable in the 90 days prior to the date the child became covered under this Policy; Elective or non-Emergency Medical Treatment, including any treatment given to maintain the stability of a chronic sickness or condition, including visits for the refill of medication, tests or examinations forming part of a normal regime, or for treatment of congenital or genetic disorders or conditions, or for treatment not required for the immediate relief of pain and suffering, or that could reasonably be postponed until the Insured returns to his/her Home Country (except as provided under the Annual Physician Visit, Immunization , Pregnancy and Eye Exam Benefits); any continuing treatment of an Injury or Sickness if the Claim Administrator has requested that the Insured return to his or her Home Country following Emergency Medical Treatment; If an Insured who has been evacuated or asked to Return Home later returns to Canada to resume studies/teaching in the same or subsequent policy years, the benefits payable will be limited to a maximum of $10,000 for that Sickness or Injury for which they returned Home; medication commonly available without a prescription (including but not limited to over-the-counter medications such as acetaminophen or cold/allergy remedies); fertility drugs; contraceptives; erectile dysfunction drugs; anti-baldness drugs; smoking cessation drugs; vaccinations, immunizations or injections (except as provided under the Immunization Benefit); vitamin preparations or supplements; or medication received on a preventive or maintenance basis; plastic or cosmetic surgery except as a result of a covered Injury; substitution or extraction of, or repairs to an existing prosthesis, (except as payable under the Corrective Devices Benefit); any expenses incurred outside the Coverage Period or while you are in Your Home Country (except as provided under the Excursion or Coverage in Home Country - Canadians Benefits); medical services for any injury that occurred or was treated, or sickness that started or',

'The Contract. The Application, this Policy, any document attached to this Policy when issued, and any amendment to the contract agreed upon in writing after the Policy is issued, constitute the entire contract, and no agent has authority to change the contract or waive any of its provisions. Waiver. The Insurer shall be deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the Insurer. Copy of Application. The Insurer shall, upon request, furnish to the Insured under the contract a copy of the Application. Premium Payment. The full premium is due and payable when You apply for insurance. If for any reason the premium paid for the coverage applied for is incorrect, We will a) charge and collect the difference, or b) shorten the Coverage Period if an underpayment in premium cannot be collected, or c) refund any overpayment. Coverage will be null and void if for any reason Your payment is not honoured by the financial institution. The premium is calculated using the most current premium rates on the date You apply for coverage, for Your age on the Effective Date. We reserve the right to decline any application for insurance. Duplicate Contracts or Policies. In the event that more than one contract is issued to one Insured, benefits shall be limited to the maximum payable under one contract at any time, and a refund for duplicate premiums will be issued. Misrepresentation or Nondisclosure. All coverage under this Policy shall be void, if, whether before or after a loss, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or subject thereof, or the interest of the Insured therein, or in the case of any fraud or false swearing of the Insured.',

'1. You must call the Emergency Assistance Number shown below BEFORE admission to Hospital as an in-patient and for prior written approval BEFORE any expenses are incurred for the following: • Major Diagnostic tests • Dental • Surgery • Air Evacuation • Family Transportation • Repatriation / Burial 2. Present Your guard.me I.D. Card to Your medical service providers. 3. Complete a claim form for EACH new Sickness or Injury when FIRST treated. Take it with You on Your first appointment if possible. You may photocopy a blank claim form for future use or obtain forms from Your organization or from our website at www.guard.me 4. Within 30 days of the first medical expense, log on to www.guard.me to file your claim electronically or MAIL: • Completed claim form • Original itemized bills / receipts • Include medical reports, emergency room report, history & physical, surgical, lab, x-rays and discharge reports to:',

'The Company and Our Plan Administrator (collectively "We" "Our" in this privacy section) are committed to protecting Your privacy. When You bought Your Policy You gave consent for Your personal data to be collected and processed by Us in accordance with this Privacy/Data Protection Notice. The information provided will be used only for determining Your eligibility for coverage under the Policy, assessing insurance risks, managing and adjudicating claims and negotiating or settling payments to third parties. This information may also be shared with third parties, such as other insurance companies, health organizations and government health insurance plans to adjudicate and process any claim. We collect and process Your personal data in line with applicable Privacy and Data Protection legislation. We take great care to keep Your personal information accurate, confidential and secure. If You have any questions about the Company's Privacy Policy, please contact our Privacy Officer at (905) 523-5587 or by email to: privacy@oldrepublic-group.com.',

'Contact the 24 Hour Toll-Free Emergency Assistance Number at 1-888-756-8428 (North America) or collect (905) 731-8291 1. within 24 hours of admission to Hospital, or if incapacitated, as soon as reasonably possible; 2. for any benefit where prior approval is required; 3. for any Excursions, prior to incurring ANY medical expenses. Failure to notify the Claim Administrator as required will limit Our liability to 90% of the eligible expenses incurred.',

0,

'DAP',

GETDATE(),

'DAP',

GETDATE()),
('DISABILITY INSURANCE',

'If an Eligible Insured suffers an Emergency Injury or Sickness during the Coverage Period, We will pay the benefits stated in this Policy, subject to all of its terms, conditions, limitations, exclusions and other provisions, for Reasonable and Customary Expenses that are incurred, to the lesser of the Benefit Maximum for that particular benefit, or to the Policy maximum of $5,000,000. All Benefit Maximums contained in this Policy are per Insured for the duration of the Coverage Period unless otherwise specified and are stated in Canadian Dollar currency. It is a condition precedent to coverage under this Policy that at the Effective Date the Insured is not aware of any existing medical condition which might require the Insured to incur any medically related expenses during the Coverage Period.',

'Corrective Device means a device that is required by You on the advice of a Physician, to correct a debilitating physical impairment and without which it would be a physical impossibility for You to continue Your studies or Your teaching responsibilities at the educational institution in which You are enrolled or are teaching. Corrective Devices include prosthetic limbs, wheelchairs, seeing-eye dogs, and hearing aids, but do NOT include eyeglasses. Coverage means the emergency benefits described herein. Coverage is effective throughout the world however Coverage in Home Country is limited; please refer to Excursion or Coverage in Home Country - Canadians (see Benefits), and Exclusion #6. Coverage Period means the period of time during which You are insured for the benefits provided by this Policy, starting from 12:01 a.m. on the Effective Date until 12:00 midnight on either the date (a) specified as the Termination Date on the Application; or (b) of termination of any extension of this Policy. If You return to Your Home Country for any reason other than Excursion or Coverage in Home Country - Canadians (see Benefits), coverage terminates effective the date of Your Return to Your Home Country. The maximum Coverage Period including extensions is 365 consecutive days from the Effective Date. Dentist means a qualified doctor of dentistry lawfully licensed to practice dentistry in the place where dental services are performed, but does not include the Insured or a relative of the Insured. Effective Date means the date Your coverage under this Policy begins. Coverage begins on the latest of the date and time, (a) the required premium is paid, or (b) the date You request as the Start Date on Your Application or (c) the date You leave your Home Country or (d) for returning Canadians, the date you return to Canada.',

'We reserve the right to arrange transportation to return You to Your Home Country following an Emergency, either before or after You receive Medical Treatment, or Hospital or Medical Services. If You decline to return when declared medically fit to travel by the Claim Administrator, We will not pay for any continuing expenses, recurrence or complications arising from or directly or indirectly related thereto. Limitation on Liability The Insurer, the Plan Administrator and/or the Claim Administrator are not responsible for the availability, quality or results of any Medical Treatment, or Your failure to obtain Medical Treatment or transportation and shall not be held liable for any negligence, wrongful acts or omissions of any service providers.',

'a pre-existing condition which means a sickness, injury or other condition that was causing signs or symptoms, and/or required medical advice or investigation, whether a diagnosis was established or not, and/or any form of medical treatment provided by a Physician or other Practitioner during the 3 month period immediately preceding the Effective Date, or if upon the commencement of the coverage, a condition was known or present such that costs could reasonably have been expected to be incurred. Note: this exclusion is waived when Application for mandatory coverage is received within 30 days of the semester/registration start date. We will not pay for any charges, which exceed the lesser of $20,000 or 30 days hospitalization in any 365-day period, for a pre-existing condition (as defined above) of a covered child that was not stable in the 90 days prior to the date the child became covered under this Policy; Elective or non-Emergency Medical Treatment, including any treatment given to maintain the stability of a chronic sickness or condition, including visits for the refill of medication, tests or examinations forming part of a normal regime, or for treatment of congenital or genetic disorders or conditions, or for treatment not required for the immediate relief of pain and suffering, or that could reasonably be postponed until the Insured returns to his/her Home Country (except as provided under the Annual Physician Visit, Immunization , Pregnancy and Eye Exam Benefits); any continuing treatment of an Injury or Sickness if the Claim Administrator has requested that the Insured return to his or her Home Country following Emergency Medical Treatment; If an Insured who has been evacuated or asked to Return Home later returns to Canada to resume studies/teaching in the same or subsequent policy years, the benefits payable will be limited to a maximum of $10,000 for that Sickness or Injury for which they returned Home; medication commonly available without a prescription (including but not limited to over-the-counter medications such as acetaminophen or

cold/allergy remedies); fertility drugs; contraceptives; erectile dysfunction drugs; anti-baldness drugs; smoking cessation drugs; vaccinations, immunizations or injections (except as provided under the Immunization Benefit); vitamin preparations or supplements; or medication received on a preventive or maintenance basis; plastic or cosmetic surgery except as a result of a covered Injury; substitution or extraction of, or repairs to an existing prosthesis, (except as payable under the Corrective Devices Benefit); any expenses incurred outside the Coverage Period or while you are in Your Home Country (except as provided under the Excursion or Coverage in Home Country - Canadians Benefits); medical services for any injury that occurred or was treated, or sickness that started or',

'The Contract. The Application, this Policy, any document attached to this Policy when issued, and any amendment to the contract agreed upon in writing after the Policy is issued, constitute the entire contract, and no agent has authority to change the contract or waive any of its provisions. Waiver. The Insurer shall be deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the Insurer. Copy of Application. The Insurer shall, upon request, furnish to the Insured under the contract a copy of the Application. Premium Payment. The full premium is due and payable when You apply for insurance. If for any reason the premium paid for the coverage applied for is incorrect, We will a) charge and collect the difference, or b) shorten the Coverage Period if an underpayment in premium cannot be collected, or c) refund any overpayment. Coverage will be null and void if for any reason Your payment is not honoured by the financial institution. The premium is calculated using the most current premium rates on the date You apply for coverage, for Your age on the Effective Date. We reserve the right to decline any application for insurance. Duplicate Contracts or Policies. In the event that more than one contract is issued to one Insured, benefits shall be limited to the maximum payable under one contract at any time, and a refund for duplicate premiums will be issued. Misrepresentation or Nondisclosure. All coverage under this Policy shall be void, if, whether before or after a loss, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or subject thereof, or the interest of the Insured therein, or in the case of any fraud or false swearing of the Insured.',

'1. You must call the Emergency Assistance Number shown below BEFORE admission to Hospital as an in-patient and for prior written approval BEFORE any expenses are incurred for the following: • Major Diagnostic tests • Dental • Surgery • Air Evacuation • Family Transportation • Repatriation / Burial 2. Present Your guard.me I.D. Card to Your medical service providers. 3. Complete a claim form for EACH new Sickness or Injury when FIRST treated. Take it with You on Your first appointment if possible. You may photocopy a blank claim form for future use or obtain forms from Your organization or from our website at www.guard.me 4. Within 30 days of the first medical expense, log on to www.guard.me to file your claim electronically or MAIL: • Completed claim form • Original itemized bills / receipts • Include medical reports, emergency room report, history & physical, surgical, lab, x-rays and discharge reports to:',

'The Company and Our Plan Administrator (collectively "We" "Our" in this privacy section) are committed to protecting Your privacy. When You bought Your Policy You gave consent for Your personal data to be collected and processed by Us in accordance with this Privacy/Data Protection Notice. The information provided will be used only for determining Your eligibility for coverage under the Policy, assessing insurance risks, managing and adjudicating claims and negotiating or settling payments to third parties. This information may also be shared with third parties, such as other insurance companies, health organizations and government health insurance plans to adjudicate and process any claim. We collect and process Your personal data in line with applicable Privacy and Data Protection legislation. We take great care to keep Your personal information accurate, confidential and

secure. If You have any questions about the Company's Privacy Policy, please contact our Privacy Officer at (905) 523-5587 or by email to: privacy@oldrepublic-group.com.',

'Contact the 24 Hour Toll-Free Emergency Assistance Number at 1-888-756-8428 (North America) or collect (905) 731-8291 1. within 24 hours of admission to Hospital, or if incapacitated, as soon as reasonably possible; 2. for any benefit where prior approval is required; 3. for any Excursions, prior to incurring ANY medical expenses. Failure to notify the Claim Administrator as required will limit Our liability to 90% of the eligible expenses incurred.',

0,

'DAP',

GETDATE(),

'DAP',

GETDATE());

```sql
/*Cause of death table*/

INSERT INTO CAUSE_OF_DEATH  VALUES

    ('Yellow Fever', 'DAP', GETDATE(), 'DAP', GETDATE(), 1),

    ('Suicide', 'DPM', GETDATE(), 'DPM', GETDATE(), 0),

    ('Tuberculose', 'per',GETDATE(), 'per',GETDATE(), 1),
    ('Malaria', 'per',GETDATE(), 'per',GETDATE(), 1),
    ('Heart_Attack', 'per',GETDATE(), 'per',GETDATE(), 1),
    ('Cancer', 'per',GETDATE(), 'per',GETDATE(), 1),
    ('High_Blood_Pressure', 'per',GETDATE(), 'per',GETDATE(), 1),
    ('WaterDiseases', 'per',GETDATE(), 'per',GETDATE(), 1),
    ('Road_Incidents', 'per',GETDATE(), 'per',GETDATE(), 0),
    ('Illness', 'per',GETDATE(), 'per',GETDATE(), 1);



/*Policy Table*/

INSERT INTO POLICY
VALUES
    (GETDATE(),'2039-03-25',NULL,1, 1, 1, 'GLD', 2, 'per', GETDATE(), 'per', GETDATE()),
    (GETDATE(),'2038-01-24',NULL,2, 2, 2, 'GLD', 3, 'per', GETDATE(),'per',GETDATE()),
    (GETDATE(),'2037-02-23',NULL,3, 3, 3, 'GLD', 4, 'per', GETDATE(),'per',GETDATE()),
    (GETDATE(),'2036-04-22',NULL,4, 4, 1, 'GLD', 5, 'per', GETDATE(),'per',GETDATE()),
    (GETDATE(),'2035-05-20',NULL,5, 5, 2, 'SIL', 6, 'per', GETDATE(),'per',GETDATE()),
    (GETDATE(),'2033-06-29',NULL,6, 6, 3, 'SIL', 7, 'per', GETDATE(),'per',GETDATE()),
    (GETDATE(),'2032-07-28',NULL,7, 7, 1, 'SIL', 8, 'per', GETDATE(),'per',GETDATE()),
```

```sql
        (GETDATE(),'2039-08-27',NULL,8, 8, 2, 'BRO', 9, 'per', GETDATE(),'per',GETDATE()),
        (GETDATE(),'2034-09-26',NULL,9, 9, 3, 'BRO', 10, 'per', GETDATE(),'per',GETDATE()),
        (GETDATE(),'2032-10-25',NULL,10,10,1,'BRO', 10, 'per',GETDATE(),'per',GETDATE());

/*Beneficiary table.*/

INSERT INTO BENEFICIARY (beneficiary_last_name, beneficiary_name, beneficiary_middle_name,
beneficiary_brith_day, beneficiary_relation,

                                        beneficiary_percentage,policy_id,usr_create,usr_update)
 VALUES
            ('Paris', 'Nathalia', 'Andrea', '1988-04-01', 'Spouse', 50,2 ,  'per','per'),
            ('German', 'abc', 'ram', '1988-04-02', 'Spouse', 40,3,  'per','per'),
            ('Switzerland', 'sham', 'Andrea', '1988-04-03', 'Spouse', 30,4,  'per','per'),
            ('London', 'ramu', 'Rita', '1988-04-04', 'Spouse', 20,5,  'per','per'),
            ('AUS', 'deigo', 'Sita', '1988-04-05', 'Spouse', 10,6,  'per','per'),
            ('NZ', 'manu', 'Geeta', '1988-04-06', 'Spouse', 60,7,  'per','per'),
            ('Bathinda', 'jaanu', 'Andrea', '1988-04-07', 'Spouse', 70,8,  'per','per'),
            ('ludhiana', 'gaggu', 'Andrea', '1988-04-08', 'Spouse', 80,9,  'per','per'),
            ('Chandigarh', 'hukka', 'Andrea', '1988-04-09', 'Spouse', 90,10,  'per','per'),
            ('Delhi', 'tanu', 'mukka', '1988-04-10', 'Spouse', 20,11,  'per','per');
```

Constraints

```sql
/*******************************************************************************
**01 - Constraint to avoid that the user insert an incorrect value for previous policy**
*******************************************************************************/
ALTER TABLE POLICY
  ADD CONSTRAINT policy_previous_policy_fk
     FOREIGN KEY( previous_policy )
     REFERENCES policy( policy_id );

-- TESTING THE CONSTRAINT
INSERT INTO POLICY VALUES
    ('2019-03-21','2020-03-20',500,3,4,1,'GLD',2,'DPM',DEFAULT,'DAP','03-21-2019');

/* RESULT:
Msg 547, Level 16, State 0, Line 10
The INSERT statement conflicted with the FOREIGN KEY SAME TABLE constraint "policy_previous_policy_fk".
The conflict occurred in database "INSURANCE_COMPANY", table "dbo.POLICY", column 'policy_id'.
The statement has been terminated.*/

/*******************************************************************************
```

```sql
**02 - Constraint to make valid our business rule that customers need to be 18 years or older**
**Maximum 75 years old
*****************************************************************************/
ALTER TABLE CUSTOMER
        ADD CONSTRAINT customer_date_of_birth_ck
                CHECK (date_of_birth<=GETDATE()-6570 AND date_of_birth>GETDATE()-27375)

-- TESTING THE CONSTRAINT
INSERT INTO CUSTOMER VALUES
        ('Mafra', 'Deivid',111-2222,'deividmafra@aol.com', '999, X street', 'M1Q2W3', '1900-04-06',
'1','DPM', GETDATE(), 'DPM', GETDATE());

/* RESULT:
Msg 547, Level 16, State 0, Line 27
The INSERT statement conflicted with the CHECK constraint "customer_date_of_birth_ck".
The conflict occurred in database "INSURANCE_COMPANY", table "dbo.CUSTOMER", column 'date_of_birth'.
The statement has been terminated.*/

/******************************************************************************
**03 - Constraint to avoid that the user insert a job ended date previously that hire date   **
*****************************************************************************/
ALTER TABLE STAFF
        ADD CONSTRAINT staff_job_ended_ck
                CHECK(job_ended>=hire_date OR job_ended IS NULL);

-- TESTING THE CONSTRAINT
INSERT INTO STAFF VALUES
        ('1980-10-16','Walker', 'John',111-2222,'wj@aol.com', '999, X street', 'M1Q2W3', '2015-03-01',
1,'DPM', GETDATE(), 'DPM', GETDATE(), '2015-02-01');

/* RESULT:
Msg 547, Level 16, State 0, Line 44
The INSERT statement conflicted with the CHECK constraint "staff_job_ended_ck".
The conflict occurred in database "INSURANCE_COMPANY", table "dbo.STAFF".
The statement has been terminated.*/

/******************************************************************************
**04 - Constraint to confirm beneficiary percentage greater then 0 and maximum 100%    ********
*****************************************************************************/
ALTER TABLE BENEFICIARY
        ADD CONSTRAINT beneficiary_beneficiary_percentage_ck
                CHECK(beneficiary_percentage>0 AND beneficiary_percentage<=100);

-- TESTING THE CONSTRAINT
INSERT INTO BENEFICIARY VALUES
        ('Paris','Nathalia', 'Andrea', '1988-04-06', 'Spouse', 101, 14, 'DAP',GETDATE(),
'DAP',GETDATE());

/* RESULT:
Msg 547, Level 16, State 0, Line 61
```

The INSERT statement conflicted with the CHECK constraint "beneficiary_beneficiary_percentage_ck".
The conflict occurred in database "INSURANCE_COMPANY", table "dbo.BENEFICIARY", column
'beneficiary_percentage'.
The statement has been terminated.*/

```
/**********************************************************************************************
**05 - Constraint to confirm the maximum value of coverage to be paid is 4,000,000.00  ********
**********************************************************************************************/
ALTER TABLE CATEGORY
        ADD CONSTRAINT category_coverage_ck
                CHECK(coverage<=4000000);

-- TESTING THE CONSTRAINT
INSERT INTO CATEGORY VALUES
        ('DIA', 'DIAMOND', 20, 5000000, 5, 'DPM', GETDATE(), 'DPM', GETDATE());

/* RESULT:
Msg 547, Level 16, State 0, Line 79
The INSERT statement conflicted with the CHECK constraint "category_coverage_ck".
The conflict occurred in database "INSURANCE_COMPANY", table "dbo.CATEGORY", column 'coverage'.
The statement has been terminated.*/
```