

India Post
Postal Life Insurance
Application Training Program

Customer Portal Operating Manual





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Executive Summary

About the Manual

India Post, Government of India, has implemented the New Business Fulfillment (NBF) and Policy Servicing Work Desk (PSWD) applications for Insurance to improve the existing Postal Life Insurance services. In this regard, Postal Officers must follow new processes and use the new system to process new requests. The Customer Portal operating manual is designed to support India Post in answering customer queries in accessing the customer portal.

This manual contains the following sections:

- 
- Introduction to Customer Portal
 - New Business Portal – Process Overview
 - Policy Servicing Customer Portal – Process Overview

Scope of the Document

This document will teach India Post users how the customer portal works and customer queries can be resolved. Users should know:

Basic concepts of Postal/Rural Postal Life Insurance, NBF and PSWD applications

Basic knowledge of computers

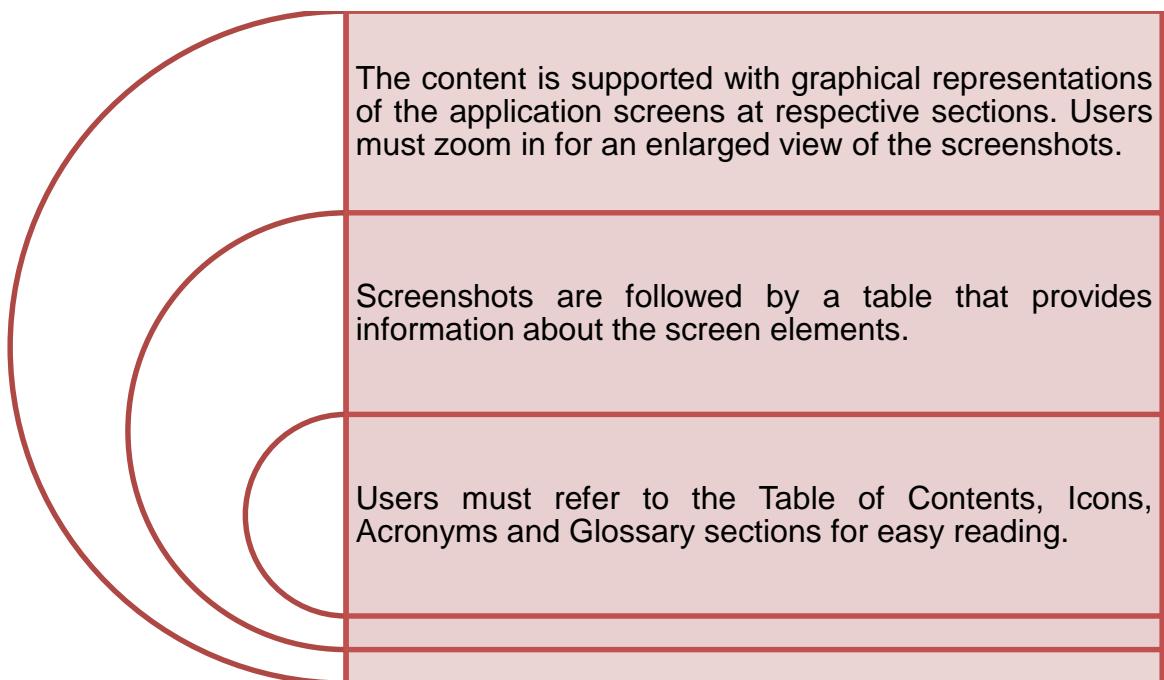
Basic knowledge of moving through application screens

Audience

This document will be used by the following roles in India Post:



Guidelines to Read the Document



Typographical Conventions

Bold

- User Interface Elements
- Clickable Items
- Process Names

Blue

- Cross References
- Table Name
- Screenshot Label

Italic

- Cross References
- Emphasis



The 'blue' Cross Reference text changes its color to purple when it is clicked. This indicates that user has clicked on the link once before. However, user can still click on the link text and will again be navigated to the cross reference text.

Icons

It is recommended that the readers familiarize themselves with these icons as they are used extensively used in this document.



Screenshot



Glossary



Zoom



Process



Notes



Error Messages



Acronyms

PLI

- Postal Life Insurance

PSWD

- Policy Servicing Work Desk

NBF

- New Business Fulfillment

CPC

- Central Processing Center

DoB

- Date of Birth

RPLI

- Rural Postal Life Insurance

Section 1: Introduction to Customer Portal

1.1 Overview



The PLI has developed Customer Portal for rural/urban users of India. It has been developed into a fully-integrated Life Insurance platform. It is an efficient and cost-effective service for existing and new customers. It also improves the quality of service being offered to the customers.

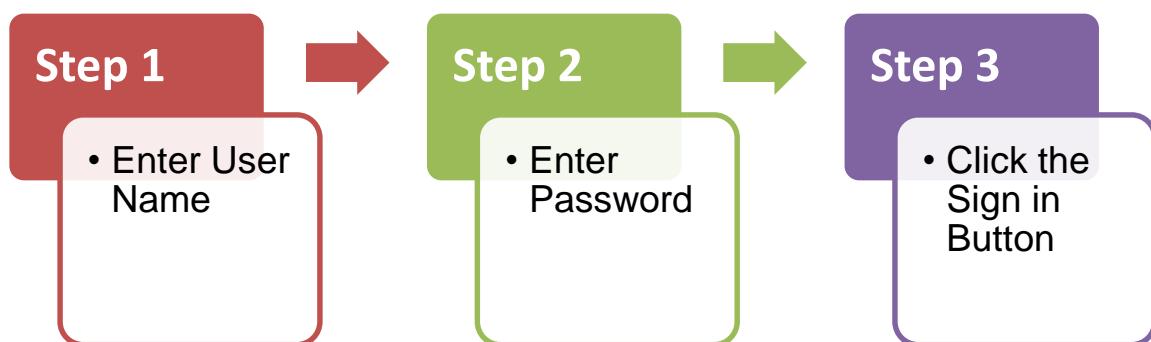


The customer can submit a new business application online and can process policy service requests as well.

1.2 Customer Portal Log In

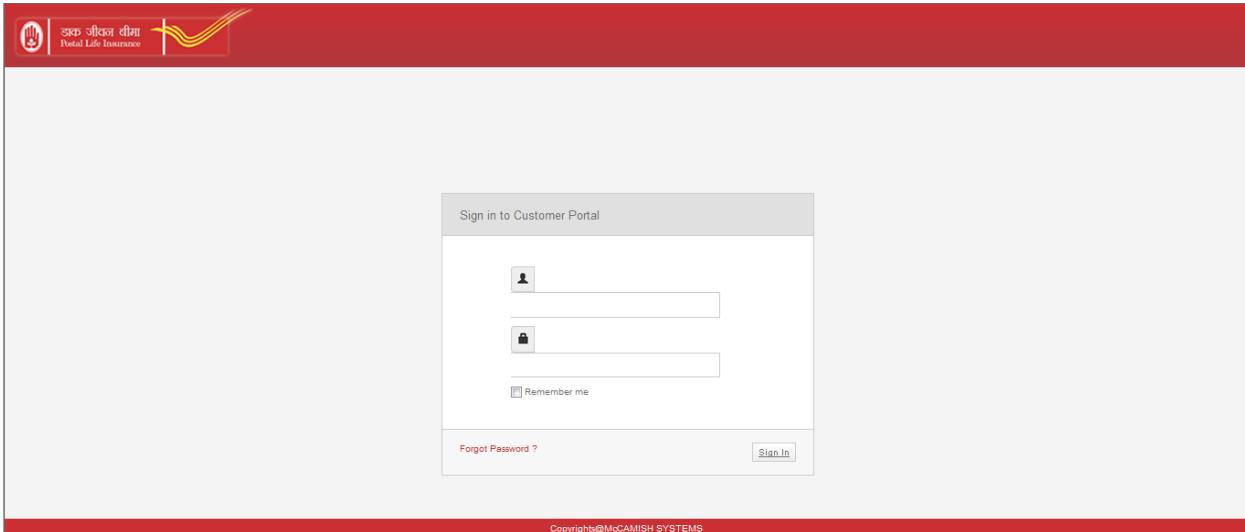


Customers must log in to the application in the following manner:





The screenshot below shows the **Customer Portal Log in** screen. The table that follows provides information on the important elements of this page.



A screenshot of the 'Sign in to Customer Portal' page. At the top left is the India Post logo and the text 'भारतीय डेक्स' and 'Postal Life Insurance'. The main area contains fields for 'User Name' (with a user icon) and 'Password' (with a lock icon). Below these is a 'Remember me' checkbox. At the bottom are 'Forgot Password?' and 'Sign In' buttons. A red footer bar at the bottom of the page contains the text 'Copyrights@McCAMISH SYSTEMS'.

Customer Portal Log in Screen



Page Elements: Details for Customer Portal

Serial Number	Field Name	Notes
1	Customer ID	Customers must enter his/her Customer ID .
2	Password	Customers must enter the Password .
3	Sign In	Customers must click the Sign In button to go the Customer Portal home page.



If the customer clicks on **Forgot Password**, below mentioned popup will appear.

Forgot Customer ID or Forgot Password

Registered Mobile Number

Registered E-mail Address *

Submit **Reset**

Forgot Password Screen



Page Elements: Details for Forgot Password

Serial Number	Field Name	Notes
1	Registered Mobile Number	Customers must enter the registered mobile number in the text box.
2	Registered E-mail Address	Customers must enter the registered e-mail address in the text box.
3	Submit	Customers must click the Submit button to send an auto generated mail containing temporary password to the registered e-mail ID.
4	Reset	Customers must click the Reset button to clear the entered data.

Section 2: New Business Portal – Process Overview

2.1 Overview



The Customer portal for New Business shall support the India Post in processing New Business Applications for its Postal Life Insurance and Rural Postal Life Insurance through its website.



Features of the Customer Portal – New Business applications are:

- Registration of new clients
- New application entry by Agents/Proposers
- Validation for completion of the application entries
- Submission of the IGO applications to VPAS® Life system for further processing and underwriting



Customer Portal will be accessed by the customers in 3 modes:

Existing customers with Customer ID

Existing customers who have migrated and Customer ID is not communicated yet

New customers yet not registered

2.2 List of products applicable for Customer Portal

List of products applicable for NBF Direct

Product	Product Name	Product Type
PLI	Suraksha	Whole Life Assurance
PLI	Santosh	Endowment Assurance
PLI	Sumangal	Anticipated Endowment Assurance
PLI	Suvidha	Convertible Whole Life Assurance
PLI	Yugal Suraksha	Joint Life Assurance
PLI	Children Policy	Children Policy
RPLI	Gram Santosh	Endowment Assurance

Product	Product Name	Product Type
RPLI	Gram Suraksha	Whole Life Assurance
RPLI	Gram Suvidha	Convertible Whole Life Assurance
RPLI	Gram Sumangal	Anticipated Endowment Assurance
RPLI	Gram Priya	10 years RPLI
RPLI	Children Policy	Children Policy
Product	ULIP	Unit Linked Insurance Policies

2.3 Home Page



The screenshot below shows the PLI site's **Home** page where a new or existing customer can purchase a policy by submitting a proposal or follow the status of the application submitted. The table that follows provides information on the important elements of this page.

Home Page Screen



Page Elements: Details for Home Page

Serial Number	Field Name	Notes
1	Quote	To generate Quote and apply for new policy, customers must click on Quote under Purchase a Policy tab.

Serial Number	Field Name	Notes
2	Proposal Track	To follow the application status by providing the proposal number, customers must click on Proposal Track under Purchase a Policy tab.

2.4 Track



The screenshot below shows the Track page which appears when customer clicks on **Proposal Track** under **Purchase a Policy** tab.

Track Screen



2.5 Quote



Quote screen is used to enter the quote for a proposal. On **Quote** page, customer is asked to fill information like Gender, Date of Birth, Occupation, State and Product type.



After filling the information, **Get Quote** is clicked. Age at Maturity or Premium Ceasing age and policy term are enabled or disabled based on the products.



The screenshot below shows the Quote & Application page which appears when customer clicks on **Quote** under **Purchase a Policy** tab.



The issue of Policy will take 10 days after submission and verification of all required documents.

Product Type * :	Choose one!	Product Name * :	
Sum Assured * :		Age at Maturity * :	
Policy Term * :		Gender * :	Male
Date of Birth * :		Monthly Income:	1to 11999
Occupation:		State:	
Monthly Expenditure:		Andhra Pradesh	
Information About You			
Name	E-Mail Address	Mobile Number	

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Quote Screen



Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Gender is missing	If gender is not entered by the customer	Customers must enter the gender.
2	Date of Birth is missing	If Date of Birth is not entered by the customer	Customers must enter the Date of Birth.
3	Product type is missing	If Product type is not entered by the customer	Customers must enter the Product Type.
4	Income Inadequate	If income is not filled or expenditure filled is more than monthly income and customer clicks on quote button.	Customers must enter the adequate income.
5	Age at Maturity/Policy	If the Age at Maturity/Policy	Customers must enter the Age at Maturity/Policy

Serial Number	Error Message	Description	Required Action
	term/Premium Ceasing Age is missing	term/Premium Ceasing Age is not entered in quote screen.	term/Premium Ceasing.
6	Sum Assured is missing	If the sum assured is not entered in quote screen.	Customers must enter the Sum Assured.
7	Product Name is missing	If the product name is not entered in quote screen.	Customers must enter the Product Name.
8	Invalid Email Address	If email address format is incorrect when entered.	Customers must enter the valid e-mail address.
9	Invalid Mobile number	If mobile number format is incorrect not equal to 10 digits.	Customers must enter the Mobile number.



Quote can be generated for child policy, but can be purchased only after login.

2.5.1 Quote & Application Result



On Click of the **Get Quote** button on previous screen, quotes for the particular product along with monthly and annual premium will be displayed.



The screenshot below shows the **Quote & Application Result** screen. The table that follows provides information on the important elements of this page.



Your Quote

Suraksha (Whole Life Assurance)	Sum Assured Rs. 50000.00	Age at Maturity 58	Monthly Quote Rs. 14.37	Annual Quote Rs. 104.00
---------------------------------	-----------------------------	-----------------------	----------------------------	----------------------------

You can also Opt for below Sum Assured

Sum Assured	Age at Maturity	Monthly Quote	Annual Quote	Buy It
Rs. 50000.00	58	Rs. 14.37	Rs. 104.00	Select
Rs. 75000.00	58	Rs. 17.98	Rs. 156.00	Select
Rs. 100000.00	58	Rs. 21.37	Rs. 190.00	Select
Rs. 125000.00	58	Rs. 25.16	Rs. 104.00	Select
Rs. 150000.00	58	Rs. 29.12	Rs. 237.00	Select
Rs. 175000.00	58	Rs. 34.5	Rs. 286.00	Select
Rs. 200000.00	58	Rs. 38.53	Rs. 332.00	Select
Rs. 250000.00	58	Rs. 9.37	Rs. 380.00	Select

Documents needed with Application

- Age Proof
- Address Proof
- Identity Proof
- Medical Certificate
- Certificate by immediate supervisor

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Proceed To Buy Select Recalculate

Quote & Application Result Screen



Page Elements: Details for Quote & Application Result page

Serial Number	Field Name	Notes
1	Proceed To Buy	On click of Proceed to Buy button, customers will be taken to the quoted result as the option.
2	But It- Select	On click of Select button, customers will be taken to the quote with new sum assured as the option.
3	Recalculate	On click of Recalculate button, customers will be taken to the quote screen.



Quote & Application

You are here: Purchase a Policy > Quote

Start a New Quote Here

Policy Issuance will take 10 days after submission and verification of all required documents.

Date of Birth *:	02/07/2000	Gender *:	Male
Product Type *:	-Select-	Product Name *:	Rural Children Policy
Sum Assured *:		Age at Maturity *:	-Select-
Parent Policy Information			
Sum Assured *:		Remaining Policy Term *:	
Date Of Birth *:		Policy Product Name *:	-Select-
Occupation:		Monthly Income:	-Select-
Monthly Expenditure:		State:	-Select-
Information About You			
Name	E-mail Address	Mobile Number	

Child Policy Screen



2.5.2 Proceed to Buy



On click of the **Proceed to Buy** button on the previous screen, customer is asked whether he/she is an existing user or new user.



The screenshot below shows the **Proceed To Buy** screen.

Postal Life Insurance

User Profile Help

Srikanth Gurunathan Signout

Home About Us Eligibility Our Products Tools & Utilities Purchase a Policy

You are here: Purchase a Policy > Quote > Proceed To Buy

Existing User Login

(radio) Existing Customer (radio) New Customer

Customer ID Forgot Customer ID | Generate Customer ID

Password Forgot Password

Proceed To Buy

Proceed To Buy Screen



Customer can log in using the options mentioned below:

New Customers

- Select radio button **New Customer** and click on **Proceed to Buy** button.

Customer with Customer ID

- Select Radio Button **Existing Customer** and **Customer ID** and **Password**.

Existing Customers where Customer ID is not known

- Click on **Generate Customer ID**.



Existing customers who are migrated and where customer ID is not communicated yet: Customer has to register first by providing Policy Number (for active policies-Inforce/Reduced paid up/Auto paid up), Date of Birth, Email Address, Mobile Number and Insured Name.



If the policy is not active a validation needs to be provided: Please provide an Active police. Once these credentials are validated with main database, Customer ID for that customer will be sent to the email Address provided. A message will be provided that “Customer Id will be activated in 24 Hrs and provided through mail.”. The email contents will have the customer ID and a hyperlink. Through this hyperlink, customer will be redirected to portal password generation screen. For product “Yugal Suraksha” (joint life), web service will ensure to return the primary owner’s customer ID.

Some basic rules:

- Rule 01
 - Rule 02
- On **Proceed To Buy** page, customer is asked whether he/she is an existing customer or new customer.
- On Choosing **Existing Customer**, customer has to provide the **Customer ID** and **Password**. **Proceed to Buy** push button will be enabled.
- If the customer already exists in the system, and does not know his Customer Id, he can generate it by clicking on **Generate Customer Id**.
- If the customer clicks on the **Forgot Customer ID, Generate Customer ID** window will be displayed.
- If Agent is entering the application on behalf of the existing customer, he can only view and write the customer ID not the password, if known.
- If customer forgets the Password, he is asked to provide the registered mobile number or email ID (complusory) along with Customer Id. The new password will be sent to his email ID after system checks whether the email address exist in the system with that customer Id.



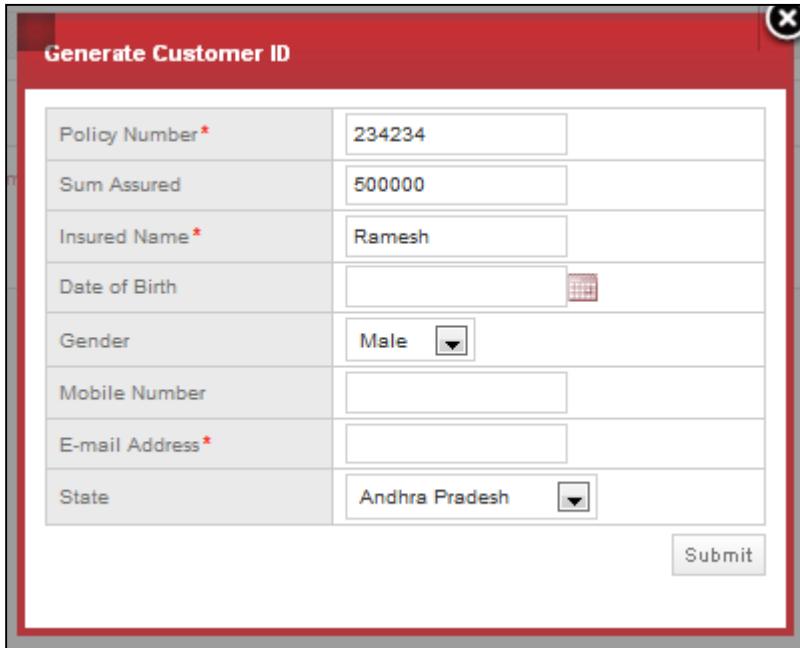
Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Customer ID is Missing	If Customer ID is not entered by the customer after selecting radio button Existing Customer	Customers must enter the Customer ID.
2	Password is missing	If Password is not entered by the customer after selecting radio button Existing Customer	Customers must enter the Password.
3	Incorrect Customer ID	If Customer ID does not exists in the system	Customers must enter the correct Customer ID.
4	Incorrect Password	If password does not match with the customer name entered	Customers must enter the correct password.
5	Invalid Email Address	If email address format is incorrect.	Customers must enter the valid e-mail ID.
6	Invalid Mobile number	If mobile number format is incorrect not equal to 10 digits.	Customers must enter the valid mobile number.



On click of **Generate Customer Id**, the screenshot shown below will appear.



The screenshot shows a form titled "Generate Customer ID". It contains the following fields:

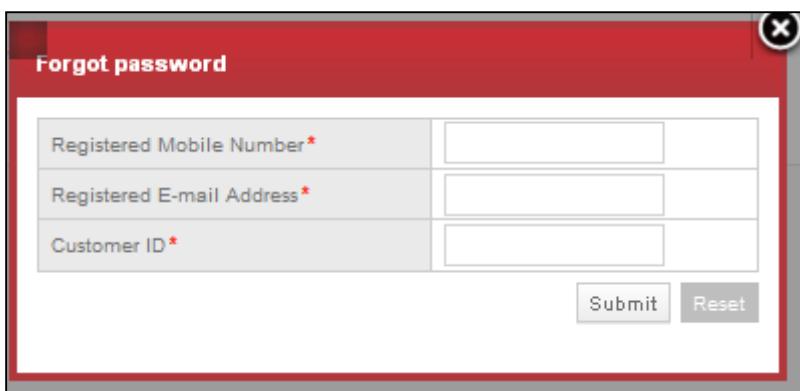
Policy Number*	234234
Sum Assured	500000
Insured Name*	Ramesh
Date of Birth	[Input field with calendar icon]
Gender	Male <input type="button" value="▼"/>
Mobile Number	[Input field]
E-mail Address*	[Input field]
State	Andhra Pradesh <input type="button" value="▼"/>

At the bottom right of the form is a "Submit" button.

Generate Customer ID Screen



On click of **Forgot Password**, the screenshot shown below will appear.



The screenshot shows a form titled "Forgot password". It contains the following fields:

Registered Mobile Number*	[Input field]
Registered E-mail Address*	[Input field]
Customer ID*	[Input field]

At the bottom right of the form are "Submit" and "Reset" buttons.

Forgot Password Screen



On clicking the **Submit** button, password will be sent to customer's Email Address after validating with the Customer Id.

2.6 Applicant Information



On click of the **Proceed to Buy** button on the previous screen, customer is asked to enter information.

2.6.1 Personal Information



The Personal Information tab captures the personal details of the Insured. Customer ID if provided, information in the system will auto populate on the page.



On click of **Save** button, information is temporarily saved in the system provided till now, which can be used later.



The screenshot below shows the **Personal Information** screen.

The screenshot displays the 'Personal Information' screen of the Postal Life Insurance application. The top navigation bar includes links for Home, About Us, Eligibility, Our Products, Tools & Utilities, Purchase a Policy, User Profile, and Help. A sign-in link for 'Srikanth Gurunathan' and a 'Signout' link are also present. The main content area is titled 'Applicant Information' and contains two sets of form fields:

- Insured Details:** Fields include Customer ID, Middle Name, Date Of Birth, Father's Name*, Marital Status*, Occupation, Designation*, and Highest Qualification. There is also a checkbox for 'Same as Insured'.
- Proposer Details:** Fields include Customer ID, Middle Name, Date Of Birth, Father's Name*, Marital Status*, Occupation, Designation*, and a checkbox for 'Same as Insured'. Both sections have 'First Name', 'Last Name', 'Nationality', 'Gender*', 'Spouse Name', 'Organisation*', and 'PAN Number' fields.

At the bottom right of the form are 'Save' and 'Next' buttons. The footer of the page includes a copyright notice for McCAMISH SYSTEMS and a magnifying glass icon.

New Business Screen for PLI





Postal Life Insurance

Applicant Information

To Issue the policy, complete the application correspondence information in the form below and click 'Next'. All data is submitted over the secure connection.

Applicant Personal Information	
Insured Details	
Customer ID:	<input type="text"/>
Middle Name:	<input type="text"/>
Gender :*	<input type="text"/>
Father's Name:*	<input type="text"/>
Date of Birth : *	<input type="text"/>
Aadhar Id :	<input type="text"/>
Mark of Identity(1):	<input type="text"/>
First Name :*	<input type="text"/>
Last Name :	<input type="text"/>
Marital Status :*	<input type="text"/>
Spouse's Name:*	<input type="text"/>
Age proof :*	<input type="text"/>
Nationality :*	<input type="text"/>
Mark of Identity(2):	<input type="text"/>
Proposer Details	<input type="checkbox"/> Same as Insured
Salutation :	<input type="text"/>
Middle Name :	<input type="text"/>
Gender :*	<input type="text"/>
Spouse Name :*	<input type="text"/>
Relationship With Insured :*	<input type="text"/>
Age proof :*	<input type="text"/>
Aadhar Id :	<input type="text"/>
First Name :*	<input type="text"/>
Last Name :	<input type="text"/>
Marital Status :*	<input type="text"/>
Father's Name :*	<input type="text"/>
Date of Birth : *	<input type="text"/>
Birth Certificate No.:	<input type="text"/>
Nationality :*	<input type="text"/>
Policy Taken Under :*	<input type="radio"/> HUF <input type="radio"/> MWPA <input type="radio"/> Other
<input type="button" value="Save"/> <input type="button" value="Next"/>	

New Business Screen for RPLI



Applicant Information

To issue the policy, complete the application correspondence information in the form below and click 'Next'. All data is submitted over the secure connection.

<input type="checkbox"/> Personal Information <input type="checkbox"/> Correspondence Information <input type="checkbox"/> Employment Details <input type="checkbox"/> Nominee Details <input type="checkbox"/> Insurance History <input type="checkbox"/> Medical History <input type="checkbox"/> Spouse Medical History <input type="checkbox"/> Declaration Details <input type="checkbox"/> Payment Details	Applicant Personal Information <p>Insured Details</p> <p>Customer ID: <input type="text"/> First Name : * <input type="text"/> Middle Name: <input type="text"/> Last Name : <input type="text"/> Gender : * <input type="text"/> Female <input checked="" type="radio"/> Marital Status : * <input type="text"/> Father's Name: <input type="text"/> Husband's Name: <input type="text"/> Date of Birth : <input type="text"/> Age proof : * <input type="text"/> Aadhar Id : <input type="text"/> Nationality : * <input type="text"/> Indian <input checked="" type="radio"/></p> <p>Female PropONENT Details</p> <p>Number of Children : <input type="text"/> Are you Pregnant now? : <input type="text"/> No <input checked="" type="radio"/> Date of Last Delivery : <input type="text"/> Date of Last Menstruation : <input type="text"/> If Pregnant Expected month of delivery : <input type="text"/> Have you had any abortion or miscarriage or caesarean section? If so, give details. : <input type="text"/></p> <p>Spouse Details</p> <p>First Name : * <input type="text"/> Last Name : <input type="text"/> Gender : * <input type="text"/> Date of Birth : * <input type="text"/> Age proof : * <input type="text"/> Birth Certificate No. : <input type="text"/> Aadhar Id : <input type="text"/> Nationality : * <input type="text"/> Indian <input checked="" type="radio"/></p> <p>Proposer Details</p> <p>Salutation : <input type="text"/> Same as Insured <input type="checkbox"/> First Name : * <input type="text"/> Middle Name : <input type="text"/> Last Name : <input type="text"/> Gender : * <input type="text"/> Marital Status : * <input type="text"/> Husband's Name : <input type="text"/> Father's Name : <input type="text"/> Relationship With Insured : * <input type="text"/> Date of Birth : * <input type="text"/> Age proof : * <input type="text"/> Birth Certificate No. : <input type="text"/> Aadhar Id : <input type="text"/> Nationality : * <input type="text"/> Indian <input checked="" type="radio"/></p> <p>Policy Taken Under : * <input type="radio"/> HUF <input type="radio"/> MWPA <input type="radio"/> Other</p>
<input type="button" value="Save"/> <input type="button" value="Next"/>	

New Business Screen for Child Policy



Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Father's name	If proposer is male and father's name	Customers must enter their

Serial Number	Error Message	Description	Required Action
	missing	is not entered.	Father's name.
2	Missing marital status	If marital status is not entered	Customers must enter their marital status.
3	Education details missing	If education details is not entered	Customers must enter their education details.
4	Missing Insured Name	If First name of the Insured is missing	Customers must enter the first name of the Insured.
5	Date of Birth Missing	If Insured's date of Birth is missing.	Customers must enter the Insured's date of Birth.
6	Occupation Details Missing	If the Occupation, organization or designation is missing.	Customers must enter the occupation details.
7	Proposer details Missing	If the details related to Proposer are missing.	Customers must enter the Proposer's details.



On click of **Next** button, customer is moved to **Correspondence Information** screen.

2.6.2 Correspondence Information



The **Correspondence Information** tab captures the Insured's address. Communication address can be same as Permanent address for the Insured. If it is same, customer has to check the check box and all the data from communication address will be auto-populated in Permanent address.



The screenshot below shows the **Correspondence Information** screen.



The screenshot shows the 'Correspondence Information' section of the application form. It includes fields for Communication Address (Address Line1, Village, City, State), Permanent Address (Address Line1, Village, City, State), and Office Address (Address Line1, Village, City, State). Each address section has fields for Taluka, District, Pincode, and Mobile Number. There is also a 'Verify E-mail Address' field. A note at the top says: 'To issue the policy, complete the application correspondence information in the form below and click 'Next'. All data is submitted over the secure connection.' Navigation buttons 'Save' and 'Next' are visible at the bottom right.

Correspondence Information Screen



Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Missing Insured Communication Address	If all the fields from the communication address is missing.	Customers must enter the Insured Communication Address.
2	Missing Insured Permanent Address	If all the fields from the permanent address is missing.	Customers must enter the Missing Insured Permanent Address.
3	Missing Address for Insured	If first line of the address is not entered	Customers must enter the Missing Address for Insured.
4	Missing Pin Code	If any of the pin code is not	Customers must enter the

Serial Number	Error Message	Description	Required Action
		provided on the page.	Pin Code.
5	Missing State	If any of the state is not provided on the page.	Customers must enter the State name.
6	Missing Country	If any of the country is not provided on the page.	Customers must enter the Country name.
7	Missing E-mail Address	If email address is not entered by the customer.	Customers must enter the e-mail address.
8	Missing Mobile Number	If mobile number is not entered by the customer.	Customers must enter the mobile number.



On click of **Next** button, customer is moved to **Insurance History** screen.

2.6.3 Insurance History



The **Insurance History** tab captures the details of any additional coverage Insured is having.



The screenshot below shows the **Insurance History** screen.



The screenshot shows the 'Insurance History' section of the application form. It includes fields for Policy Number, Type Of Policy, Sum Assured, and Insurer, along with an 'Add Another Policy [+]' button. A note at the top says: 'To Issue the policy, complete the application correspondence information in the form below and click 'Next'. All data is submitted over the secure connection.'

Insurance History Screen



Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Missing Insurance History with other Companies.	This error will only displayed, if customer selects Yes for Insurance History with other Companies and doesn't provide details for it.	Customers must enter the Insurance History details.



On click of **Next** button, customer is moved to **Nominee Details** screen.

2.6.4 Nominee Details



The **Nominee Details** tab captures the details of Nominees.



The screenshot below shows the **Nominee Details** screen.

The screenshot shows the 'Nominee Details' section of the application form. The form includes fields for Salutation, First Name, Last Name, Middle Name, Date of Birth, Gender, Age, Relationship, Share Percentage, Communication Address (Address, Village, City, State, Pincode, E-mail Address), and various location details (Address, Taluka, District, County). A table at the bottom lists nominees with columns for Name, Age, Share Percentage, Relationship, and Action (Edit/Delete). Buttons for Save, Next, and Back are visible at the bottom right.

Name	Age	Share Percentage	Relationship	Action
Ramesh	20	50%	Son	
Suresh	12	50%	Son	

Nominee Details Screen





Some basic rules:

Maximum of 5 nominations can be allowed for the policy with **Add Another Nominee** button.

On addition of the multiple Nominees, a table will be formed at the end of page with details like Name, Age, Gender, Relationship, Share percentage.

Age of Nominee will be calculated and populated on the basis of date of Birth, if it's provided.

Nominations are compulsory fields. At least 1 nominee needs to be provided. If nominee details are not entered, customer will not able to submit the proposal.



Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Missing Nominee Details	If any of the Nominee details are not entered and customer tries to submit the proposal.	Customers must enter the Nominee details.
2	Missing Nominee Address	If the nominee address is not provided along with	Customers must enter the Nominee address.

Serial Number	Error Message	Description	Required Action
		nominee name	
3	Missing Nominee Age	If either the age or date of Birth is missing	Customers must enter the Nominee age.
4	Missing Nominee Name	If the nominee name is not entered	Customers must enter the Nominee name.
5	Missing Nominee Gender	If Nominee gender is not entered	Customers must enter the Nominee gender.
6	Missing Nomination percentage Share	If the nomination percentage is not entered.	Customers must enter the Nomination percentage share.



If the Nominee is Minor, Appointee for that policy is required. Below mentioned points must be remembered while appointing minor as nominee:

If the Nominee is minor (below 18 years), then Appointee details are required. But if all the nominees are major, Appointee part of screen will be not visible.

Maximum number Appointee can be 1.

At least one Appointee is required for the policy if any nominee is minor.



On click of **Next** button, customer is moved to **Appointee Details** screen.

2.6.5 Appointee Details



The **Appointee Details** tab captures the details of Appointee.



The screenshot below shows the **Appointee Details** screen.

Appointee Screen



Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Missing Appointee Details	If any of the Appointee details are not entered where required.	Customers must enter the Appointee details.
2	Missing Appointee First Name	If the Appointee first name is not provided	Customers must enter the Appointee first name.



Serial Number	Error Message	Description	Required Action
3	Missing Appointee Gender	If Appointee gender is not provided	Customers must enter the Appointee gender.
4	Missing Appointee DoB/Age	If either the age or date of Birth is missing	Customers must enter the Appointee DoB/Age.
5	Missing Appointee Relationship	If the Appointee relationship is not provided	Customers must enter the Appointee relationship.
6	Missing Appointee Address	If the Appointee address is not provided	Customers must enter the Appointee address.
7	Missing Pin code–Appointee Address	If the pin code in Appointee address is not provided	Customers must enter the Pin Code.
8	Missing State–Appointee Address	If the state in Appointee address is not provided	Customers must enter the State name.
9	Missing Village–Appointee Address	If the village in Appointee address is not provided for RPLI policies	Customers must enter the Village name.
10	Missing City or Village– Appointee Address	If the city in Appointee address is not provided and even the village is not entered	Customers must enter the City name.
11	Missing Country–Appointee Address	If the state in Appointee address is not provided	Customers must enter the country name.
12	Appointee age cannot be less than 18 years	If the age of appointee is less than 18 years.	Customers must enter the Appointee age which should be more than 18 years.



On click of **Next** button, customer is moved to **Medical History** screen.

2.6.6 Medical History



The **Medical History** tab captures the Medical History of the Insured.



The screenshot below shows the **Medical History** screen.

The screenshot displays the 'Medical History' section of the application form. The left sidebar shows navigation tabs like Personal Information, Correspondence Information, Insurance History, Nominee Details, Appointee Details, and Medical History (which is currently selected). The main form area contains questions related to medical history:

- Q1. Are you in sound health at present?**: Yes
- Q2. Have you ever suffered/suffering from any of the following?** (Listed items include Tuberculosis, Cancer, Paralysis, Insanity, heart/lung diseases, kidney disease, brain diseases, diabetes, hypertension, HIV+, Hepatitis B, Epilepsy, nervous disorders, liver issues, leprosy, physical deformities, and other serious diseases. All responses are 'No').
- Q3. Has any of your family members? (Fathers, Mothers, Brothers or Sisters)?**: No
- Q4. Have you availed any kind of leave on medical ground or hospitalized?**: No
- Q5. Do you have any physical deformity or congenital by birth defects?**: (dropdown menu)
- Type of Deformity**: Congenital
- Type of Congenital Disease**: Blindness
- Particulars of Family doctor, if any:**
 - Doctor's Name: (text input)
 - Doctor's Phone number: (text input)

At the bottom right of the form are 'Save' and 'Next' buttons. The footer of the page includes copyright information: Copyright@McCAMISH SYSTEMS.

Medical History Screen





Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Missing Medical information	If any of the question (Q1-Q5) is unanswered.	Customers must enter the all the details and answer all the questions.



On click of **Next** button, customer is moved to **Declaration Details** screen.

2.6.7 Declaration Details



The **Declaration Details** tab captures the declaration for acceptance of terms and conditions by the Insured.



The screenshot below shows the **Declaration Details** screen.

To issue the policy, complete the application correspondence information in the form below and click 'Next'. All data is submitted over the secure connection.

* Upload email / fax all the necessary documents so that policy can be issued at the earliest.

I declare that I have received, read and fully understood the product features of PLI/RPLI.

I declare that I fully understand the questions contained herein.

I declare that the statements and declarations made herein by me shall be the basis of the contract between me and the Company and that I enable the Company to make a decision about the acceptability of the proposal.

I declare that should any statement(s) be incomplete, false, wrong or inaccurate, or should there be any omission(s) on my part in disclosing the information, not notified of the change in health, occupational or financial state, the Company shall have the right to cancel the Policy or repudiate the claim and forfeit any payments received.

I declare that I have made no statement to the agent, medical examiner or any other person associated with the Company, which in any way modifies the answers and statements in this proposal.

I declare that in the event of me being medically examined, the answers and statements made in this proposal form and the answers given by me during the medical examination to the medical examiner acting on behalf of the company and as contained in the medical/ financial reports shall be deemed to be incorporated in the proposal form and become part of the life insurance policy in case of acceptance of this proposal by the company.

I accept the terms and conditions *

Documents to be provided:

- Age Proof
- Address Proof
- Identity Proof
- Medical Certificate

Browse to the document you intend to upload:

Save Document Cancel

Document Name	Uploaded Date	Action
Age Proof Document	03/03/2013	
Address Proof Document	03/03/2013	
Medical Certificate	03/03/2013	

Declaration Details Screen





Some basic rules:

Customer needs to accept the terms and condition before moving to the Next screen.

After checking the check box only, Next button will be enabled.

Uploading of document facility is available, but policy issue will take place only when the hard copies of documents are submitted to branch.

A help will be provided with documents . Like in Age proof , valid age proof would be visible on click of [?].

Nominations are compulsory fields. At least 1 nominee needs to be provided. If nominee details are not entered, customer will not able to submit the proposal.



Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Please accept terms and conditions.	If the check box is not ticked for acceptance of terms and conditions.	Customers must enter tick the check box for acceptance of terms and conditions.



On click of **Next** button, customer is moved to **Payment Details** screen.

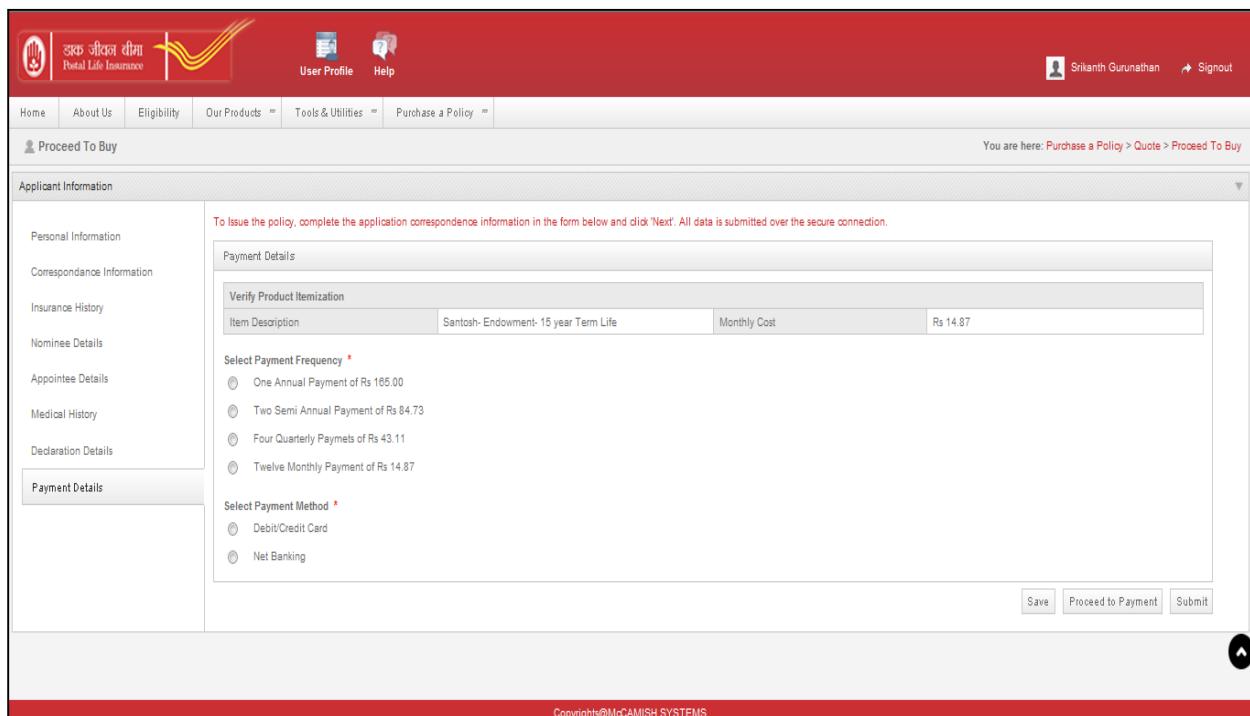
2.6.8 Payment Details



The **Payment Details** tab captures the payment details as well as premium information.



The screenshot below shows the **Payment Details** screen.



To Issue the policy, complete the application correspondence information in the form below and click 'Next'. All data is submitted over the secure connection.

Payment Details

Item Description	Santosh- Endowment- 15 year Term Life	Monthly Cost	Rs 14.87
------------------	---------------------------------------	--------------	----------

Select Payment Frequency *

One Annual Payment of Rs 165.00
 Two Semi Annual Payment of Rs 84.73
 Four Quarterly Payments of Rs 43.11
 Twelve Monthly Payment of Rs 14.87

Select Payment Method *

Debit/Credit Card
 Net Banking

Save Proceed to Payment Submit

Payment Details Screen



Some basic rules:

Customers need to provide the premium details. If the person opts for the online banking, Credit/Debit card, he/she will be taken to the Payment gateway page.

On click of Submit button, customers can submit the application without premium payment. Payment can be provided along with the hard copy of the documents at PO/CPC.

Proceed to Payment will enabled only if the payment method provided is opted.



Important Error Messages

Error Messages and Required Action

Serial Number	Error Message	Description	Required Action
1	Payment Method required	If payment method is not entered and customer wants to proceed.	Customers must enter the payment method.
2	Payment Frequency Missing	If payment frequency is not entered by the customer.	Customers must enter the payment frequency.



On click of **Next** button, customer is moved to **Submit** screen.



The **Submit** screen displays the successful acceptance of Proposal.



The screenshot below shows the **Submit** screen.

Submission Screen



Some basic rules:

This page will be displayed in both the cases where payment is made (successful or failure) or not.

Next button will take customers to apply for a new proposal (Quote screen).

Exit button will take customers to the home page of the PLI site.

Premium Receipt option helps to generate the premium receipt and then print option will be provided. Same receipt will be sent to Customer's mail id. It will be enabled only if payment has been made.

Print Form will print the filled up application form which needs to be submitted at PO/CPC. It will be enabled only if payment has been made.

Click on Print receipt will print the receipt and Close button will take customer to the home page of the PLI site.



On click of **Premium Receipt**, the screenshot shown below will appear.



Premium Receipt

Customer ID	C123456
Proposal Number	N-1234567890123
Product	Suraksha
Premium Amount	110
Transaction Number	P1234234354
Transaction Date & Time	11/12/2013 15:56:02
Padi Using	ICICI Net Banking
Bank Authorization ID	ICICI2345423

Premium Receipt Screen

Section 3: Policy Servicing Customer Portal – Process Overview

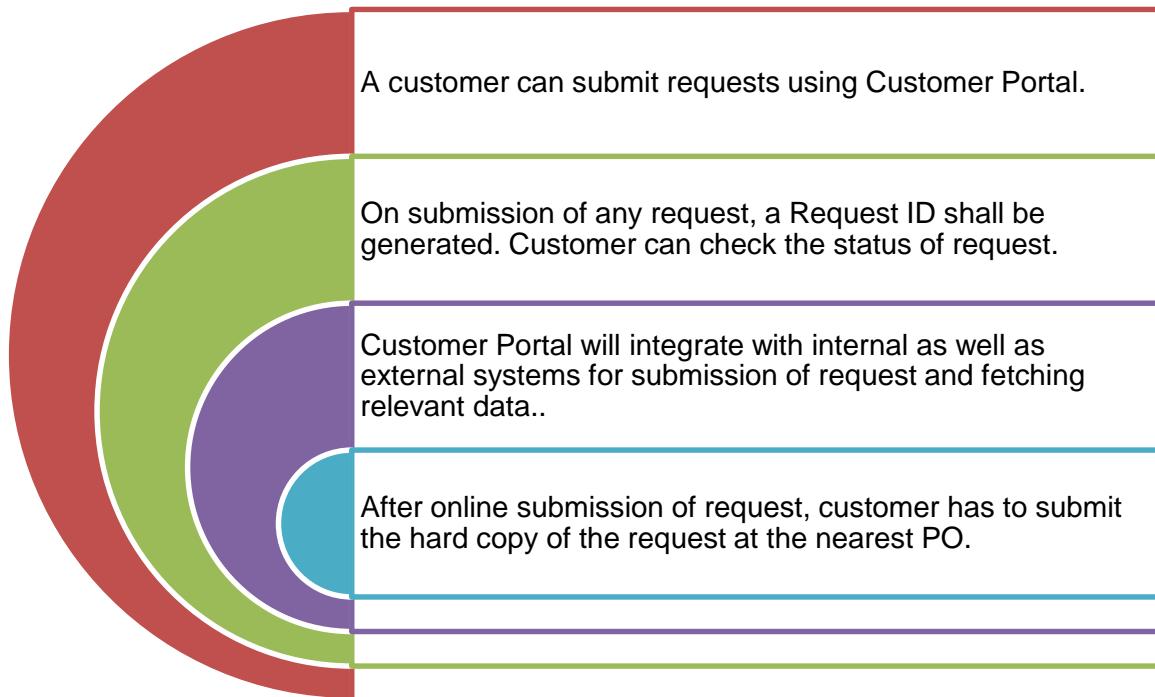
3.1 Overview



The Customer Portal is a web based system which enables a customer to service requests online.



Few pointers about the Customer Portal for Policy Servicing are mentioned below:



A customer can submit following requests using Customer Portal.

- Freelook Cancellation
- Policy Surrender
- Partial Withdrawal
- Premium Payment Frequency
- Premium Payment Mode
- Revival / Reinstatement
- Address Change
- Name Change
- Phone/Mail Change
- Nomination
- Assignment
- Switching and Redirection
- Loan
- Customer Complaints
- Online Premium Payment
- Online Loan Repayment
- Status Tracking
- Upload documents

3.2 Process of Submitting a Policy Service Request in the Customer Portal



Steps to be followed for processing a Policy Service request in the Customer Portal are:

Policy service request can be submitted by customer using Customer Portal. On submission of each request, a request ID is generated along with an Acknowledgement message.

The Acknowledgement message describes the documents required for that service request and maximum time in days before which a customer needs to visit the Post Office.

System will store the request ID along with the information for a predetermined period, if the customer fails to reach the Post office with documents, the request ID will expire.

Customer has to visit nearest branch along with required documents within the Turn Around Time mentioned in the Acknowledgement message.

The documents will be accepted at Post Office and a receipt of documents acceptance will be given.

3.2.1 Rules for Receipt Generation



Some basic rules for receipt generation:

Premium Payment receipt is generated on successful completion of payment transaction via Payment Gateway.

Customer has the facility to print/mail the premium receipt.

3.2.2 Rules for Transaction ID Generation



Some basic rules for Transaction ID generation:

Transaction ID also means Request ID in the system.

On every successful submission of a Request from Customer Portal, a request ID is generated and same shall be temporarily stored in the system.

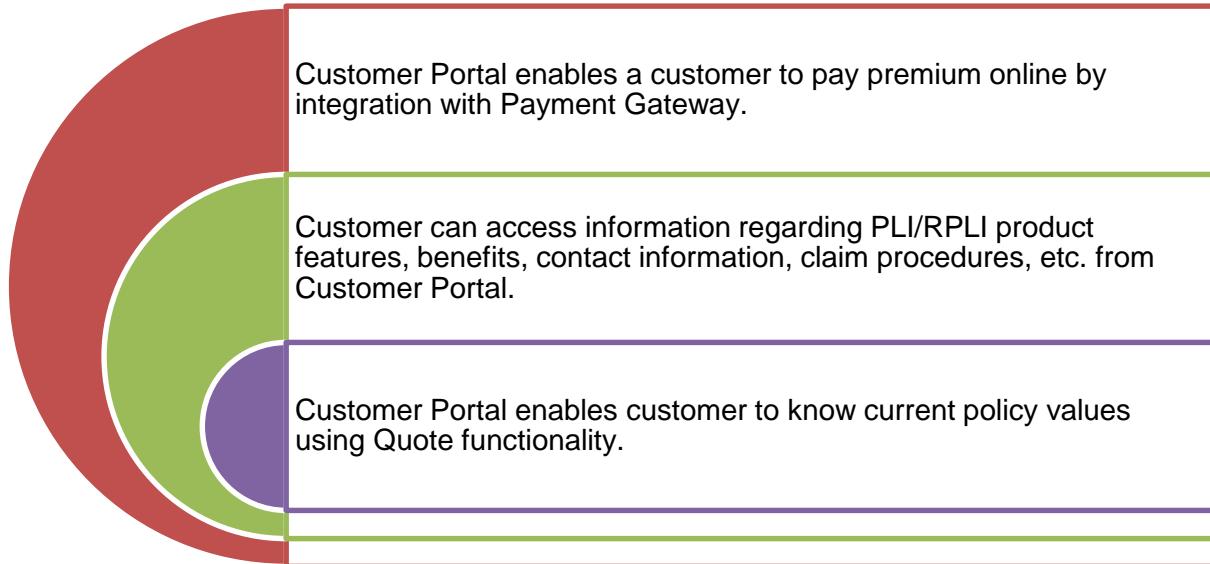
Status Tracker enabled customer to track the status of the submitted request ID.

Reference number tracking will available in the system and through the web portal. This functionality can be accessed in Status Tracker screen.

3.2.3 Features of the Customer Portal



Mentioned below are the features of the Customer Portal:



3.3 My Profile



On click of **My Profile** after logging on to the Customer Portal, customer is moved to **My Profile** screen.



The **My Profile** screen captures the customer's details.



The screenshot below shows the **My Profile** screen.



My Profile Tab



The screenshot shows the 'My Profile' section of the portal. It includes fields for personal details like Name, Date of Birth, Gender, and Address. It also includes sections for 'Communication Address' and 'Permanent Address'. Below these are sections for 'Employer's Details' and 'Office Address'. A red bar at the bottom contains the copyright information 'Copyrights@McCAMISH SYSTEMS'.

My Profile Screen



3.4 My Policies



On click of **My Policies** after logging on to the **Customer Portal**, customer is moved to **My Policies** screen.



The **My Policies** screen displays all the policies the Customer holds and their corresponding details.



The screenshot below shows the **My Policies** screen.

The screenshot shows the 'My Policies' section of the portal. It includes a navigation bar with tabs for 'My Profile', 'My Policies' (which is active), 'Payments', 'Service Requests', 'Tools and Utilities', 'Forms & Downloads', and 'Purchase a Policy'. The main content area displays policy details.

My Profile Tab

My Policy

Dear Mr. Vijay Patil, You can check your policy details here. Please click on Policy ID to view details

Policy Number	Plan Code	Product Name	Product Type	Policy Status
EA0003452	EA	Santosh	Endowment Assurance	Active Premium
YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Active Premium

Show 10 entries

My Policies Screen

3.4.1 Add Assignee

On click of **Add Assignee** link on **My Policies** page, customer is moved to **Add Assigner** screen.



The screenshot below shows the **Add Assigner** screen.

Add Assignee

Assignee Type: Individual Company Trust

Customer ID:

First Name:

Gender: Male Female

Assignment Status:

Relationship to Insured:

Address Line1:

Taluka:

State:

Assignment Effective Date:

Middle Name:

Date of Birth:

Email:

Address Line2:

City:

Country:

Assignment Expiry Date:

Last Name:

Age:

Consideration Amount:

Phone Number:

Village:

District:

Pin Code:

Reason for Expiry:

Add Assignee Screen (Individual)



Add Assignee

Assignee Type: Individual Company Trust

Company ID:

Type of Assignment:

Company Phone Number:

Company Address line1:

District:

Assignment Expiry Date:

Company Name:

Consideration Amount:

Company E-mail Address:

Taluka:

State:

Reason for Expiry:

Assignment Status:

Relationship to Trust:

Company Address line1:

City:

Assignment Effective Date:

Company Contact Person:

Add Assignee Screen (Company)



3.4.2 Add Nominee



On click of **Add Nominee** link on **My Policies** page, customer is moved to **Add Nominee** screen.



The screenshot below shows the **Add Nominee** screen.

The screenshot displays the "Add Nominee" form. It includes fields for Nominee Type (Individual or Trust), Customer ID, First Name, Middle Name, Last Name, Date of Birth, Age, Gender (Male or Female), Relationship to Insured, Email, Address Line1, Address Line2, City, District, State, Taluka, Pin Code, and Country. There is also a note about entering Appointee Details if the nominee is minor. A "Add Nominee" button is at the bottom right.

Add Nominee Screen



3.5 Payments



Selecting the **Payments** tab after logging on to the **Customer Portal**, customer is moved to **Payments** drop-down. The **Payments** drop-down displays all types of payments like Pay Premium, Repay Loan and Pay Top-Up Premium.



The screenshot below shows the **Payments** tab.

The screenshot shows the "Payments" tab in the Customer Portal. The top navigation bar includes links for Home, My Profile, My Policies, Payments (selected), Service Requests, Tools and Utilities, Forms & Downloads, and Purchase a Policy. The "Payments" dropdown menu is open, showing three options: Pay Premium, Repay Loan, and Pay Top-Up Premium.

Payments tab



3.5.1 Pay Premium



The **Pay Premium** screen enables customer to pay Renewal premium on all the policies a customer hold.



On click of **Pay Premium** from the **Payments** drop-down, customer is moved to **Pay Premium** screen.



The screenshot below shows the **Premium Payments** screen.

Select	Policy Number	Product Name	From	To	Premium Due Amount	Premium Interest	Premium Rebate	Total Amount	Actual Amount Paid
<input type="checkbox"/>	12345	Sachin	11/02/2013	11/05/2013	2000	5	2	2500	
<input checked="" type="checkbox"/>	12345	Sachin	11/02/2013	11/05/2013	2000	5	2	2500	
<input type="checkbox"/>	12345	Sachin	11/02/2013	11/05/2013	2000	5	2	2500	

Select a Policy



Policy Number	Product Name	From	To	Premium Due Amount	Premium Interest	Premium Rebate	Total Amount	Actual Amount Paid
12345	Sachin	11/02/2013	11/05/2013	2000	5	2	2500	2500

Confirm Premium Amount





The screenshot shows the 'Pay Premium' section of the portal. Step 3, 'Select Payment Option', is highlighted. It lists four payment methods: Cheque (selected), Bank Account Transfer(EFT), Credit Card, and Debit / Net Banking. Below the list are 'Submit' and 'Cancel' buttons.

Select Payment Option



At this stage the system will connect to Payment gateway to proceed with payments. Please note that cheque payment mode from portal will not be allowed for Renewal premium payment. Cheque and cash are accepted at branch level.

The screenshot shows the 'Pay Premium' section. Step 4, 'Acknowledgement', is highlighted. It displays a message: 'Dear Mr. Vijay Patil, You have successfully paid Rs. 2500 against the policy Number E35'. Below the message are 'Print Receipt' and 'Continue' buttons.

Acknowledgement



3.5.2 Repay Loan



The **Repay Loan** screen enables customer to repay loan for the policies on which loan is active.



On click of **Repay Loan** from the **Payments** drop-down, customer is moved to **Repay Loan** screen.



The screenshot below shows the **Repay Loan** screen.



Postal Life Insurance

My Profile My Policies Payments Service Requests Tools and Utilities Forms & Downloads Purchase a Policy

You are here: Agent Portal > Payments > Repay a Loan

1 Select a Loan 2 Pay Interest/Principal/Loan Amount 3 Select Payment Option 4 Acknowledgement

Select	Policy Number	Loan Name	Plan Code	Product Name	Loan Amount	Outstanding Loan Amount
<input type="checkbox"/>	12345	L46	EA	Santhosh	50,000	50,000
<input type="checkbox"/>	12345	L46	EA	Sumangal	20,000	20,000
<input type="checkbox"/>	12345	L46	EA	Santhosh	50,000	50,000

Next Cancel

Select a Loan



My Profile My Policies Payments Service Requests Tools and Utilities Forms & Downloads Purchase a Policy

You are here: Agent Portal > Payments > Repay a Loan

1 Select a Loan 2 Pay Interest/Principal/Loan Amount 3 Select Payment Option 4 Acknowledgement

Policy Number	Loan Number	Product Name		Outstanding Amount	Amount Due	Repay Now
12345	L987	Santosh	Principal	50000	1000	1000
			Loan	1000	500	
					Total Amount Payable	1000

Pay Now Cancel

Pay Interest/Principal/Loan Amount



My Profile My Policies Payments Service Requests Tools and Utilities Forms & Downloads Purchase a Policy

You are here: Agent Portal > Payments > Repay a Loan

1 Select a Loan 2 Pay Interest/Principal/Loan Amount 3 Select Payment Option 4 Acknowledgement

Select Payment Method

Cheque
 Bank Account Transfer(EFT)
 Credit Card
 Debit / Net Banking

Submit Cancel

Select Payment Option



At this stage the system will connect to Payment gateway to proceed with payments. Please note that cheque payment mode from portal will not be allowed for Renewal premium payment. Cheque and cash are accepted at branch level.



1 Select a Loan 2 Pay Interest/Principal/Loan Amount 3 Selected Payment Option 4 Acknowledgement

Dear Mr. Vijay Patil,
You have successfully paid Rs: 2500 against the policy Number E35

	Repaid Amount
Principal Loan	500
Loan Interest	500
Total	1000

Print Receipt Email Receipt Continue

Acknowledgement



3.5.3 Pay Top-Up Premium



The **Pay Top-Up Premium** screen enables customer to pay additional for the ULIP policies only.



On click of **Pay Top-Up Premium** from the **Payments** drop-down, customer is moved to of **Pay Top-Up Premium** screen.



The screenshot below shows the **Pay Top-Up Premium** screen.

1 Select a Policy 2 Confirm Premium Amount 3 Selected Payment Option 4 Acknowledgement

Select	Policy Number	Plan Code	Product Name	Premium Due Date	Premium Due Amount	Top-Up Premium
<input type="checkbox"/>	H676	ULIP	Std ULIP	01/01/2013	500	500
<input type="checkbox"/>	Y456	ULIP	Std ULIP	01/01/2013	1,000	
<input type="checkbox"/>	12345	ULIP	Std ULIP	01/01/2013		

Total Amount Payable 500

Confirm Payment Cancel

Select a Policy





Postal Life Insurance

Pay Top-Up Premium

Policy Number	Plan Code	Product Name	Premium Due Date	Premium Due Amount	Top-Up Premium
H076	ULIP	Std ULIP	01/01/2013	500	500
Total Amount Payable 500					

[Pay Now](#) [Cancel](#)

Confirm Premium Amount



Select Payment Method

- Cheque
- Bank Account Transfer(EFT)
- Credit Card
- Debit / Net Banking

[Submit](#) [Cancel](#)

Select Payment Option



At this stage the system will connect to Payment gateway to proceed with payments. Please note that cheque payment mode from portal will not be allowed for Renewal premium payment. Cheque and cash are accepted at branch level.

Acknowledgement

Dear Mr. Vijay Patil,

You have successfully paid Rs: 2500 against the policy Number E35

[Print Receipt](#) [Continue](#)

Acknowledgement



3.6 Service Requests



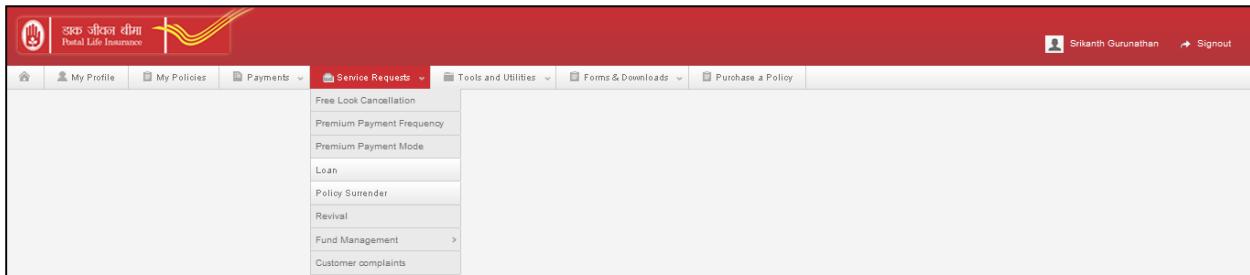
The **Service Requests** drop-down displays all types of services to be processed.



Selecting the **Service Requests** after logging on to the **Customer Portal**, customer is moved to **Service Requests** drop-down.



The screenshot below shows the **Payments** tab.



Service Requests tab



3.6.1 Free Look Cancellation



The **Free Look Cancellation** screen enables customer to cancel his/her policy within Active Freelook period.



On click of **Free Look Cancellation** from the **Service Requests** drop-down, customer is moved to **Free Look Cancellation** screen.



The screenshot below shows the **Free Look Cancellation** screen.



The screenshot shows the 'Free Look Cancellation' section of the portal. At the top, there are navigation links: Home, My Profile, My Policies, Payments, Service Requests, Tools and Utilities, Forms & Downloads, and Purchase a Policy. A user profile for 'Srikanth Gurunathan' is shown with a 'Signout' link. Below the navigation, a table lists two policies selected:

Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input checked="" type="radio"/>	EA0003452	EA	Santosh	Endowment Assurance	Active Premium
<input checked="" type="radio"/>	YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Active Premium

Below the table, a message says 'You are here: Agent Portal > Service Request > Free Look Cancellation'. There are 'Submit Request' and 'Cancel' buttons. A policy summary table follows:

Policy Summary - P1234567890							
Installment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvidha
Issue Date:	10/05/2008	Last Premium Paid	13/05/1982	Customer ID	C15641	Duplicate Policy Bond Issued	Yes

Below the summary are fields for 'Policy Receipt Date' (22/10/2012), 'Freelook Cancellation Request Date' (08/11/2012 with a calendar icon), 'Freelook Expiration Date' (08/11/2012), and buttons for 'Process Freelook Cancellation' and 'Cancel'.

Free Look Cancellation



The screen title is 'Freelook Cancellation'. It starts with a greeting: 'Dear Mr. Vijay Patil,' followed by a message: 'Thank You! Your request for Freelook Cancellation is submitted.' It then instructs the customer to visit their branch after 5 working days, listing required documents: 'Original Policy document' and 'Premium Receipt Book'. A note at the bottom says: 'If you wish to cancel the Freelook Cancellation Request please contact the Branch/Call Center.' A 'Continue' button is visible at the bottom right.

Acknowledgement



3.6.2 Premium Payment Frequency



The **Premium Payment Frequency** screen enables customer for premium payment frequency change.



On click of **Premium Payment Frequency** from the **Service Requests** drop-down, customer is moved to **Premium Payment Frequency** screen.



The screenshot below shows the **Premium Payment Frequency** screen.



Srikanth Gurunathan Signout

Premium Payment Frequency

You are here: Agent Portal > Service Request > Premium Payment Frequency

Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input checked="" type="radio"/>	EA0003452	EA	Santosh	Endowment Assurance	Active Premium
<input type="radio"/>	YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Active Premium

Policy Summary - P1234567890

Installment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvisha
Issue Date:	10/5/2008	Last Premium Paid	13/05/1982	Customer ID	CI5641	Duplicate Policy/Bond Issued	Yes

Current Frequency: Monthly Current Mode: Cash

Update Payment Frequency

Select Payment Frequency: Annual Half Yearly Quarterly Monthly
(Depending on your billing cycle some frequency may not be available)

Premium Payment Frequency



Premium Payment Frequency Change

Dear Mr. Vijay Patil,

Thank You! Your request for Payment Frequency Change is submitted.

The same will be updated in the Policy details within 5 working days.

If you wish to cancel the Payment Frequency Change Request please contact the Branch/Call Center.

Acknowledgement



3.6.3 Loan



The **Loan** screen enables customer to view Loan quote and submit a loan request.



On click of **Loan** from the **Service Requests** drop-down, customer is moved to **Loan** screen.



The screenshot below shows the **Loan** screen.



Selected Policy Number Plan Code Product Name Product Type Policy Status
EA0003452 EA Santosh Endowment Assurance Active Premium
YS0003452 YS Yugal Suraksha Yugal Suraksha Active Premium

Apply Loan Amount: _____
Loan Application Date: _____
Loan Reason: Personal

View Loan Quote Submit Request Cancel
Process Loan Cancel

Loan

Dear Mr. Vijay Patil,

Thank You! Your request for Policy Loan is submitted. Please visit your branch after 5 working days from today, along with the following documents:

Please visit your branch after 5 working days from today, along with the following documents:

- Policy Document
- Premium receipt book (in case of cash policy)
- Loan repayment receipt book (in case of second or subsequent loan)
- Disbursing officer certificate for last six months for deduction of premium(in case of pay recovery policy)

If you wish to cancel the Policy Loan Request please contact the Branch/Call Center.

Continue

Acknowledgement

3.6.4 Policy Surrender



The **Policy Surrender** screen enables customer to view surrender quote and submit a surrender request.



On click of **Policy Surrender** from the **Service Requests** drop-down, customer is moved to **Policy Surrender** screen.



The screenshot below shows the **Policy Surrender** screen.



Postal Life Insurance

Policy Surrender



Policy Surrender

Dear Mr. Vijay Patil,

Thank You! Your request for Policy Surrender is submitted.

Please visit your branch after 5 working days from today, along with the following documents:

- Surrender Request Form
- Policy Bond
- Premium Receipt Book
- D.O.C for last one year in case of Pay Recovery
- Loan repayment receipt book(in case of existing Loan on policy)

If you wish to cancel the Policy Surrender Request please contact the Branch/Call Center.

[Continue](#)

Acknowledgement



3.6.5 Revival



The **Revival** screen enables customer to view revival quote of a lapsed policy and submit a revival request.



On click of **Revival** from the **Service Requests** drop-down, customer is moved to **Revival** screen.



The screenshot below shows the **Revival** screen.



Selected	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input checked="" type="radio"/>	EA0009452	EA	Santosh	Endowment Assurance	Active Premium
<input checked="" type="radio"/>	YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Active Premium

Revival



Policy Revival

Dear Mr. Vijay Patil,

Thank You! Your request for Policy Revival is submitted.

Please visit your branch after 5 working days from today, along with the following documents:

- Original Policy document
- Premium Receipt Book
- Declaration of Good Health

If you wish to cancel the Policy Surrender Request please contact the Branch/Call Center.

Continue

Acknowledgement



3.6.6 Partial Surrender



The **Partial Surrender** screen enables customer to select surrender percentage and surrender amount.



On click of **Partial Surrender** from the **Service Requests** drop-down under **Fund Management**, customer is moved to **Partial Surrender** screen.



The screenshot below shows the **Partial Surrender** screen.



Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input checked="" type="radio"/>	EA0003452	EA	Santosh	Endowment Assurance	Active Premium
<input checked="" type="radio"/>	YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Active Premium

Partial Surrender



Dear Mr. Vijay Patil,

Thank You! Your request for Partial Surrender is submitted.

Please visit your branch after 5 working days from today, along with the following documents:

- Partial Surrender form

If you wish to cancel the Policy Surrender Request please contact the Branch/Call Center.

[Continue](#)

Acknowledgement



3.6.7 Switching and Redirection



On click of **Switching and redirection** from the **Service Requests** drop-down under **Fund Management**, customer is moved to **Switching and redirection** screen.



The screenshot below shows the **Switching and redirection** screen.



Postal Life Insurance

Switching and Redirection

Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input checked="" type="radio"/>	EA0003452	EA	Santosh	Endowment Assurance	Active Premium
<input checked="" type="radio"/>	YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Active Premium

[Next](#) [Cancel](#)

Fund Details

Fund Name	Fund Number	Fund Type	Fund Allocation Percent	Fund Amount	Fund Units	Latest NAV
PLI Growth	12210	Growth	20.00%	2000.00	15	15
PLI Money	12220	Money Market	40.00%	4000.00	12	1
PLI Balance	12230	Balance	30.00%	3000.00	10	9
PLI Debt	12240	Debt	10.00%	1000.00	8	5
Total			100.00%	10000.00		

Funds

Fund Switch Redirection

Percentage Amount Unit

Funds From	Funds To
<input checked="" type="checkbox"/> Fund Name	<input checked="" type="checkbox"/> Fund Name
<input checked="" type="checkbox"/> PLI Growth	<input checked="" type="checkbox"/> PLI Growth
50 %	New Switched Percentage
<input checked="" type="checkbox"/> PLI Money	<input checked="" type="checkbox"/> PLI Money
30 %	
<input checked="" type="checkbox"/> PLI Balance	<input checked="" type="checkbox"/> PLI Balance
20 %	
<input checked="" type="checkbox"/> PLI Debt	<input checked="" type="checkbox"/> PLI Debt
0 %	
Total	10000
	10000

[Submit Request](#) [Cancel](#)

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Fund Switch



Switching and Redirection

Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input checked="" type="radio"/>	EA0003452	EA	Santosh	Endowment Assurance	Active Premium
<input checked="" type="radio"/>	YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Active Premium

[Next](#) [Cancel](#)

Fund Details

Fund Name	Fund Number	Fund Type	Fund Allocation Percent	Fund Amount	Fund Units	Latest NAV
PLI Growth	12210	Growth	20.00%	2000.00	15	15
PLI Money	12220	Money Market	40.00%	4000.00	12	1
PLI Balance	12230	Balance	30.00%	3000.00	10	9
PLI Debt	12240	Debt	10.00%	1000.00	8	5
Total			100.00%	10000.00		

Funds

Fund Switch Redirection

Percentage Amount Unit

Fund Name	Fund Type	New Fund Percentage
PLI Growth	Growth	
PLI Money	Money Market	
PLI Balance	Balance	
PLI Debt	Debt	
Total		10000

[Submit Request](#) [Cancel](#)

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Redirection



**Switching and Redirection**

Dear Mr. Vijay Patil,

Thank You! Your request for Switches and Redirection is submitted.

Please visit your branch after 5 working days from today, along with the following documents:

- Switches/Redirection Form

If you wish to cancel the Policy Surrender Request please contact the Branch/Call Center.

[Continue](#)

Acknowledgement

3.6.8 Customer Complaints



On click of **Customer Complaints** from the **Service Requests** drop-down, customer is moved to **Customer Complaints** screen. The Customer Complaints screen enables Customer Complaints.



The screenshot below shows the **Customer Complaints** screen.

The screenshot shows the 'Register a Complaint' form. The form fields include:

- Policy Number: [Input field]
- Complaint Area: [Dropdown menu set to "Agent Complaint"]
- Complaint Subject: [Input field]
- Complaint Description: [Text area]
- Your Phone Number: [Input field]

At the bottom of the form are two buttons: "Submit" and "Reset".

Customer Complaints

3.7 Tools and Utilities



Selecting the **Tools and Utilities** after logging on to the **Customer Portal**, customer is moved to **Tools and Utilities** drop-down. The **Tools and Utilities** drop-down displays all types of tools and utilities to be processed.



The screenshot below shows the **Tools and Utilities** tab.



Tools and Utilities tab



3.7.1 Benefit Illustration



On click of **Benefit Illustration** from the **Tools and Utilities** drop-down, customer is moved to **Benefit Illustration** screen.



The screenshot below shows the **Benefit Illustration** screen.



Personal Details	
Name	
Date of Birth	
Current Age	
Gender	
Marital Status	
Joint Life	<input type="checkbox"/> Check Box 1
Date of Birth (Life Assured 2)	
Current Age	
Gender	
Policy Details	
Premium	<input type="checkbox"/>
Premium	
Policy Term	
Payment Mode	<input type="button" value="▼"/>
Modal Premium	
Fund Allocation	
Fund A	%
Fund B	%
Fund C	%
Fund Value	
Fund Value	<input type="checkbox"/>
Growth Rate	<input type="button" value="▼"/>
Premium Payment Term	
Annual Premium	
Rider	
Rider SA	
Term	
Premium	
Total Rider Premium	
<input type="button" value="Show Illustration"/>	

Benefit Illustration

3.7.2 Revival Calculator



On click of **Revival Calculator** from the **Tools and Utilities** drop-down, customer is moved to **Revival Calculator** screen.



The screenshot below shows the **Revival Calculator** screen.

Srikanth Gurunathan Signout					
Home My Profile My Policies Payments Service Requests Tools and Utilities Forms & Downloads Purchase a Policy					
You are here: Agent Portal > Tools & Utilities > Revival Calculator					
Revival Calculator					
Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input type="radio"/>	EA0003452	EA	Santosh	Endowment Assurance	Lapsed
<input type="radio"/>	YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Lapsed
Effective Date:		<input type="text"/>	<input type="button" value="Get Quote"/>		

Revival Calculator

3.7.3 Loan Quote



On click of **Loan Quote** from the **Tools and Utilities** drop-down, customer is moved to **Loan Quote** screen.



The screenshot below shows the **Loan Quote** screen.

Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input type="radio"/>	EA0003452	EA	Santosh	Endowment Assurance	Active Premium
<input type="radio"/>	YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Active Premium

Effective Date:

Loan Quote



3.7.4 Surrender Quote



On click of **Surrender Quote** from the **Tools and Utilities** drop-down, customer is moved to **Surrender Quote** screen.



The screenshot below shows the **Surrender Quote** screen.

Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input type="radio"/>	EA0003452	EA	Santosh	Endowment Assurance	Active Premium
<input type="radio"/>	YS0003452	YS	Yugal Suraksha	Yugal Suraksha	Active Premium

Effective Date:

Surrender Quote



3.7.5 Status Tracking



On click of **Status Tracking** from the **Tools and Utilities** drop-down, customer is moved to **Status Tracking** screen. The status of the requests received from various channels like IVR, Call Centre, Portal, RICT, Mobile and at branch can be tracked using this screen.



The screenshot below shows the **Status Tracking** screen.



The customer can check the status of his/her requests using any one of the two mentioned below criteria:

Policy Number

Request ID Criteria



The screenshot shows the **Status Tracking** page. At the top, there are two input fields: "Policy Number" (selected) and "Request ID Criteria". Below these is a table titled "Service Request History" with columns: Policy Number, Request Type, Request Date, and Status. The table contains three rows of data:

Policy Number	Request Type	Request Date	Status
123123	Loan Request	13/05/2013	Open
123123	Name Change Request	13/04/2013	Closed
123123	Address Change Request	13/04/2013	Closed

Status Tracking by Policy Number





Status Request
Dear Customer,
The status of your request is under
Request ID: A2343432
Status: With Loan Department

Status Tracking by Request ID

3.7.6 Maturity Notification



On click of **Maturity Notification** under **Claim Notification** from the **Tools and Utilities** drop-down, customer is moved to **Maturity Notification** screen.



The screenshot below shows the **Maturity Notification** screen.

Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input checked="" type="radio"/>	EA00003452	EA	Santosh	Endowment Assurance	Active Premium
<input type="radio"/>	YS00003452	YS	Santosh	Yugal Suraksha	Active Premium

Maturity Claim details

Maturity Date Maturity Benefit Sum Assured

Claim Status

Submit Maturity Notification Request

Request date

Request for a Maturity Notification and a discharge voucher.

Maturity Notification

3.7.7 Survival Notification



On click of **Survival Notification** under **Claim Notification** from the **Tools and Utilities** drop-down, customer is moved to **Survival Notification** screen.



The screenshot below shows the **Survival Notification** screen.

Survival Notification

Select	Policy Number	Plan Code	Product Name	Product Type	Policy Status
<input checked="" type="radio"/>	EA0003452	EA	Santosh	Endowment Assurance	Active Premium
<input type="radio"/>	YS0003452	YS	Santosh	Yugal Suraksha	Active Premium

Maturity Claim details

Survival Claim Date Survival Benefit Sum Assured
Claim Status

Submit Maturity Notification Request

Request date Request for a Survival Notification and a discharge voucher.

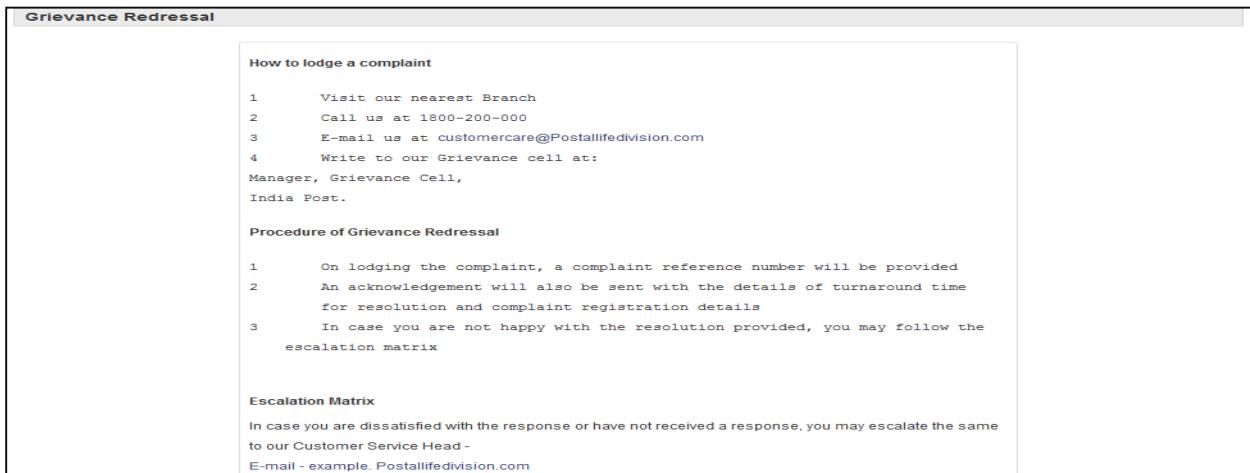
Survival Notification



3.8 Grievance Redresses Mechanism



The screenshot below shows the **Grievance Redressal** screen.



Grievance Redressal

How to lodge a complaint

- 1 Visit our nearest Branch
- 2 Call us at 1800-200-000
- 3 E-mail us at customercare@Postallifedivision.com
- 4 Write to our Grievance cell at:
Manager, Grievance Cell,
India Post.

Procedure of Grievance Redressal

- 1 On lodging the complaint, a complaint reference number will be provided
- 2 An acknowledgement will also be sent with the details of turnaround time for resolution and complaint registration details
- 3 In case you are not happy with the resolution provided, you may follow the escalation matrix

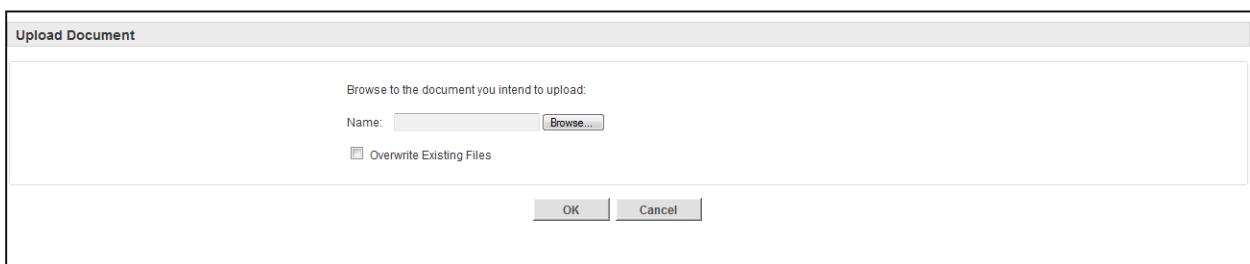
Escalation Matrix

In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Customer Service Head -
E-mail - example.Postallifedivision.com

Grievance Redressal



The screenshot below shows the static information on the documents required for all the policy service requests for PLI/RPLI.



Upload Document

Browse to the document you intend to upload:

Name:

Overwrite Existing Files

Upload Document



3.9 Forms & Downloads



Selecting the **Forms & Downloads** after logging on to the **Customer Portal**, customer is moved to **Forms & Downloads** drop-down. The **Tools and Utilities** drop-down displays all types of forms to be downloaded.



The screenshot below shows the **Forms & Downloads** tab.



A screenshot of the Postal Life Insurance Customer Portal. The top navigation bar includes links for Home, My Profile, My Policies, Payments, Service Requests, Tools and Utilities, and Forms & Downloads. The 'Forms & Downloads' link is highlighted with a red border. A dropdown menu from this link lists three items: 'Policy Servicing Forms', 'Download Brochures', and 'FAQ's'. The user's profile picture, Srikanth Gurunathan, and a 'Signout' link are also visible in the top right corner.

Forms & Downloads tab





3.9.1 Policy Servicing Forms



On click of **Policy Servicing Forms** from the **Forms & Downloads** drop-down, customer is moved to **Policy Servicing Forms**.



The screenshot below shows the **Policy Servicing Forms** screen.

The screenshot displays the 'Policy Servicing Forms' page of the Postal Life Insurance Agent Portal. The top navigation bar includes links for My Profile, My Policies, Payments, Service Requests, Tools and Utilities, Forms & Downloads (which is currently selected), and Purchase a Policy. The user is identified as Srikant Gurunathan. The main content area is titled 'Policy Servicing Forms' and contains several sections:

- Maturity claim form:** Includes links to download Age Proof, Address Proof, Identity Proof, Medical Certificate, and Certificate by immediate supervisor.
- Survival Benefit claim form:** Includes links to download Age Proof, Address Proof, Identity Proof, Medical Certificate, and Certificate by immediate supervisor.
- Claim instruction document:** Includes links to download Age Proof, Address Proof, Identity Proof, Medical Certificate, and Certificate by immediate supervisor.
- Proposal Forms:** Includes links to download Age Proof, Address Proof, Identity Proof, and Medical Certificate.

Policy Servicing Forms



3.9.2 Download Brochures



On click of **Download Brochures** from the **Forms & Downloads** drop-down, customer is moved to **Download Brochures**.



The screenshot below shows the **Download Brochures** screen.



Postal Life Insurance

The screenshot shows the 'Download Brochures' section of the Agent Portal. It includes three main sections: 'Product Details', 'Brochures that have terms and conditions', and 'Benefit Illustrations'. Each section contains a list of documents with download links.

- Product Details:**
 - Age Proof, please [click here](#) to download
 - Address Proof, please [click here](#) to download
 - Identity Proof, please [click here](#) to download
 - Medical Certificate, please [click here](#) to download
 - Certificate by immediate supervisor, please [click here](#) to download
- Brochures that have terms and conditions:**
 - Age Proof, please [click here](#) to download
 - Address Proof, please [click here](#) to download
 - Identity Proof, please [click here](#) to download
 - Medical Certificate, please [click here](#) to download
 - Certificate by immediate supervisor, please [click here](#) to download
- Benefit Illustrations:**
 - Personal Details, please [click here](#) to download
 - Policy Details, please [click here](#) to download
 - Premium/Fund Value, please [click here](#) to download
 - Fund Allocation Details, please [click here](#) to download
 - Rider Premium, please [click here](#) to download

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Download Brochures



3.10 Home Page



The screenshot below shows the **Home** page.

The screenshot shows the Home page of Postal Life Insurance. It features a central image of popcorn with the text 'Low premium.' above it and 'High Bonus.' below it. The page includes a navigation bar with links like 'Agent Login', 'Customer Login', and various menu items. A sidebar on the left provides 'Quick Links' and 'RTI' information. A 'Latest News' box on the right displays recent updates.

Home Page





Locate an Agent screen enables customer to view details of Agents based on Pincode search criteria.



The screenshot below shows the screen to locate an Agent/Branch screen.

Circle: Gujarat Pin Code: 380015

Your nearest Branch is Satellite branch, Ahmedabad

India post office, Satellite towers, Near Manasi complex, Ahmedabad-380015

Quick Links

- India Post Website
- India Post Information
- Customer Care Center
- District/Village Search
- Pin Code Directory
- RTI
- Locate a Branch
- Request an Agent
- MailUs
- Submit a Query

Latest News

- Kapil Sibal joins as a New Telecom Minister.
- SMS service started please contact nearest branch for more details.

Locate an Agent/Branch



Request an Agent screen enables customer to request an Agent to contact him back for purchase of the policy.



The screenshot below shows the Request agent screen.

Title: First Name*:
Last Name*: Date of Birth*:
Mobile Number*: Email-ID:
Interested Products: Address:
Pincode*: City*:
Remarks:

Submit

Quick Links

- Locate a Branch
- Request an Agent
- MailUs
- Submit a Query

Latest News

- Kapil Sibal joins as a New Telecom Minister.
- SMS service started please contact nearest branch for more details.



Postal Life Insurance

Quick Links
Locate a Branch
Request an Agent
MailUs
Submit a Query

To know more about our policies or for any comments, queries or suggestions about our services and products or our website, please write to help@indiapost.com * from your registered Email ID.

Latest News

- > Kapil Sibal joins as a New Telecom Minister.
- > SMS service started please contact nearest branch for more details.

Contact Us



Submit a Query screen enables customer to submit a Query w.r.t. to product type and query Area.



The screenshot below shows the Submit a Query screen.

Quick Links
Locate a Branch
Request an Agent
MailUs
Submit a Query

Query subject: Purchase a Policy Query description:
Title: First Name:
Last Name: Product Interested:
Phone: Email ID:
Address:

Latest News

- > Kapil Sibal joins as a New Telecom Minister.
- > SMS service started please contact nearest branch for more details.

Submit a Query



3.11 Log-Off Functionality



A log-off option is provided on the top right of the screen which allows customer to log-off from the Customer Portal. Customer can log-off the customer portal application using log off functionality.



Sign out





Glossary

Terms	Definition
Logging On	Logging on is the process through which the user of the device is identified and authenticated.
User Profile	User profile is a collection of personal data associated to a specific user; for example, language and password.
Quote	An option which will show the requested value as on particular date.
Sum Assured	Amount of money the insurer promises to pay to the insured as per the contract.
Assignment	Assignment means legal transference. A method by which the policy holder can person on his interest to another person.
Nominee	The person or entity named in the policy as the recipient of insurance proceeds upon the death of the Insured.
Premium	The payment, or one of the regular periodic payments, that a policy holder makes to an insurer in exchange for the insurer's obligation to pay benefits upon the occurrence of the contractually-specified contingency (e.g., death).