Assumptions

1. A client has only one or more next of kin
2. A client can make multiple payments
3. To simplify different types of insurance and corresponding cost difference for normal client and senior client, the *Type* attribute in *InsuranceType* entity can have the following accepted values:
   1. BudgetNormal
   2. BudgetSenior
   3. FullCoverHealthNormal
   4. FullCoverHealthSenior
   5. ExtraPlusHealthNormal
   6. ExtraPlusHealthSenior
4. Client’s date of birth determines whether he/she is eligible for Normal or Senior insurance types
5. For some clients, home address and postal address will be different. *ClientAddress* entity is used to store addresses. *ClientAddress* entity has an attribute *AddressType*, which has acceptable values of “*Home*” for home address, “*Postal*” for postal address and “*Both*” which indicates home address and postal address are one and same.
6. CHI has more than one Gym
7. One payment will be handled by just one staff to ensure responsibility of financial transaction