# Insure Canada Inc.

# Insurance Dashboard Manual

# Agents

**Insurance Dashboard Instructional Manual - AGENTS V0.1**

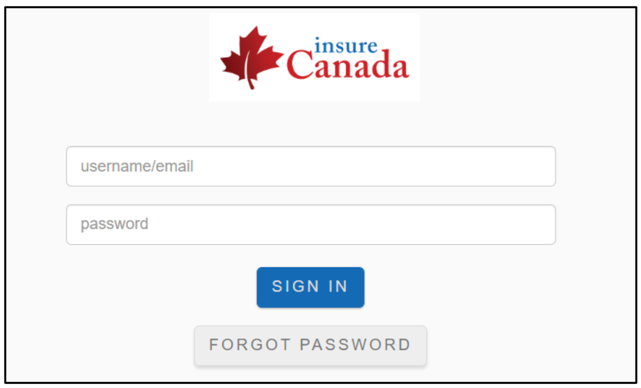
Contents

# INSURE CANADA Insurance Dashboard

The following is meant to provide detailed instructions for INSURE CANADA Inc. to navigate through the INSURE CANADA Insurance Dashboard. The information in this instructional manual will detail how agent users will navigate throughout the Dashboard to create, manage and maintain policy, quote, and user profiles.

## Login to the Dashboard

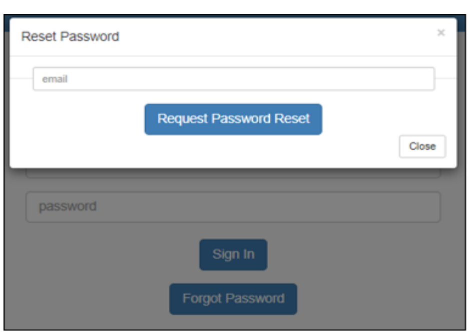
The Insurance Dashboard will require users to login with a username and password. Users will enter their unique email address and password into the fields of the Dashboard Sign-In page and select the [Sign In] button. Users will be added to the system by designated Adminstrators and as such, in the event a user is unaware of their username, they must contact the system administrator to confirm.

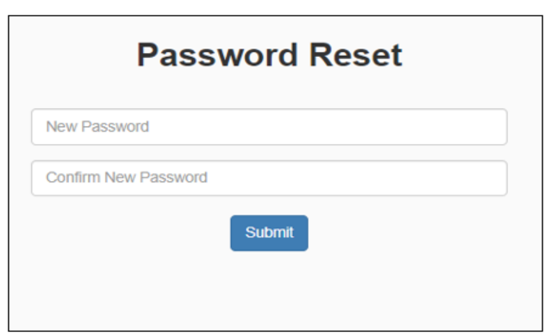



## Forgot Password

In the event a user has forgotten their password, select [Forgot Password] below the login fields of the Insurance Dashboard Login page. A *Reset Password* window will display for the user to enter the e-mail address associated with the account, then select [Request Password Reset] or [Close] to cancel.

When a request to reset a password has been submitted, a “Password Reset” link will be sent to the e-mail address provided. Select the link and enter the new password in both the “New Password” and “Confirm New Password” fields then select [Submit]. Upon successful reset, the user will be redirected to the Insurance Dashboard Login page to enter the new credentials.



# Insurance Dashboard Homepage

The **Insurance Dashboard Homepage** presents agents with a variety of menu options, both accessible via the Homepage or Navigation Bar.

Agent users will have the following menu options upon login, each described below:

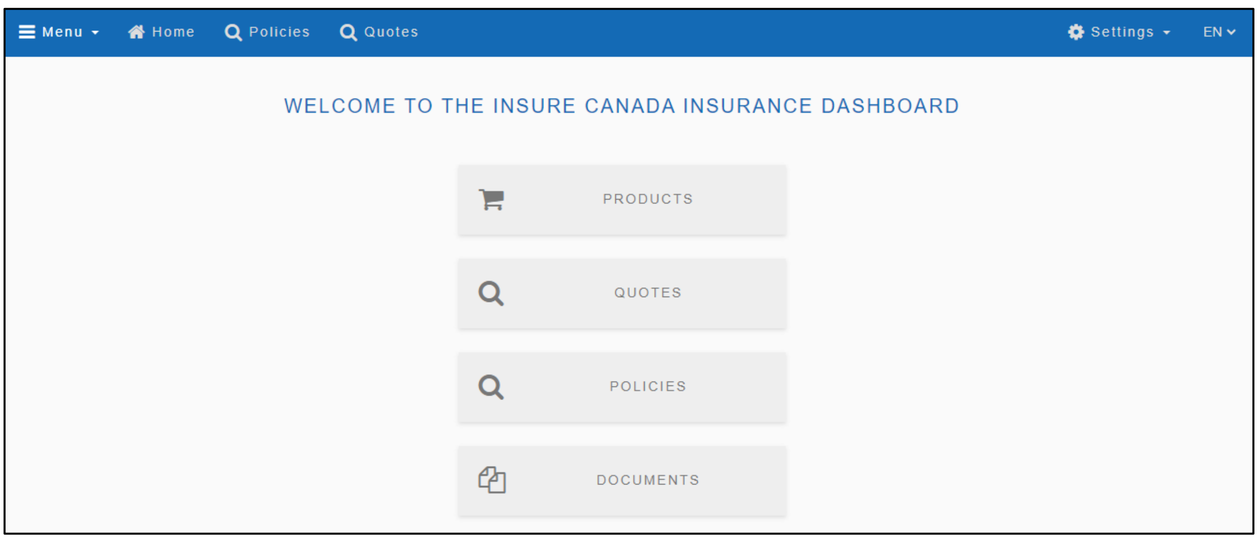
1) **Products**: Access product application forms and search all quotes.

2) **Quotes:** Access product quotes.

3) **Policies:** View and manage all policies

4) **Documents:** Access to documents.

Agents may navigate to the above page options via the selectable tiles presented on the Dashboard Homepage, or via the “Menu” found on the *Navigation Bar*. Agents may then return to the Dashboard Homepage by selecting the “Home” icon on the navigation bar.



## Dashboard Navigation Bar Options

The Dashboard Navigation Bar allows users to navigate throughout the Dashboard via static links or dropdown menus found on the header of the page. Each link is described below, with additional details outlined throughout this User Guide.


| Header Name | Description |
|---|---|
| Menu | Dropdown menu with link to the following Dashboard page(s):<br><br>**Products:** Access list of products to sell new policies via the online [Application Form] or Search and view saved quotes via the [Quotes] page.<br>**Documents:** Access shared documents available for all Dashboard users. |
| Policies | Search for policies across all products using the Universal Policy Search tool. Users may enter various criteria including policy number, product and/or member details to retrieve policy information. |
| Quotes | Search for saved quotes across all products using the Universal Quote Search tool. Users may enter various criteria including quote reference number, product and/or member details to retrieve information. |
| Settings | Dropdown menu with link to the following Dashboard page(s):<br><br>**Profile:** View and manage user profile information such as name, email and password.<br>**Sign Out:** Select to sign out of the Dashboard session |
| Profile | The “Profile” page will display the currently logged in user’s details. Users may update profile information here, however details available for edit will be restricted based on User Type. For example, Agent users will not have access to update their *User Permissions,* but may edit their name and Dashboard credentials. |
| Sign Out | Select to sign out of the Dashboard session. |
| EN/FR | Users may view an English or French translation of the Dashboard by selecting EN or FR from the dropdown. |

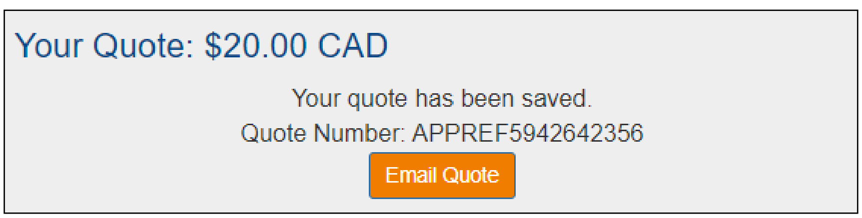
## Resetting User Password / Updating User Email

Agents may manually reset their password via the “Profile” page of the Dashboard or update the email account registered for sign-in. Agents locked out of their account may also select the [Forgot Password] option on the Dashboard Sign-In page to update their password. Steps have been outlined below for password reset or email sign-in via “Users” page:

1. Select [Profile] link from Dashboard Homepage
2. Select [Modify User]
3. Complete “New Password” and “Re-enter Password” fields
4. Update “Email” field if sign-in email address has been changed
5. Select [Save Changes] to apply update.

# Quotes

All product application forms will allow users to save and email quotes, which can then be retrieved and converted to a sale from the **Dashboard** “Quotes” page. Saved quotes will be assigned a *Quote Number* which can be emailed to the applicant and saved indefinitely in the Dashboard.




The **Dashboard** will have a **Quotes** button listed on the header and main menu, which will direct users to a “Search Quote” page. Here, users can retrieve saved quotes by searching the Quote Number to review or modify information and convert to sale, if eligible. Quotes will be eligible for sale for the earlier of the effective date or 30 days from the point the quote was originally saved. After 30 days or the effective date selected, the quote will automatically be considered “expired” and cannot be modified or converted to a sale. Quote statuses are further explained below.

## Quote Status

Quotes will be assigned a status of *active* or *expired* and only when *active* can users modify and convert to sale. Details of each status are described below:

**Active Quote:** Quotes will be active for the earlier of the effective date or 30 days from the point the quote was originally saved. In this period, application details may be modified or converted to a sale by selecting the link to the pre-populated application form.

**Expired Quote:** After the effective date selected, or 30 days from saving, the quote will be considered "expired" and no longer eligible for sale. The "View Quote" page will become *Read Only* and users may only review the information entered. Applicants must complete a new application form for a new quote.

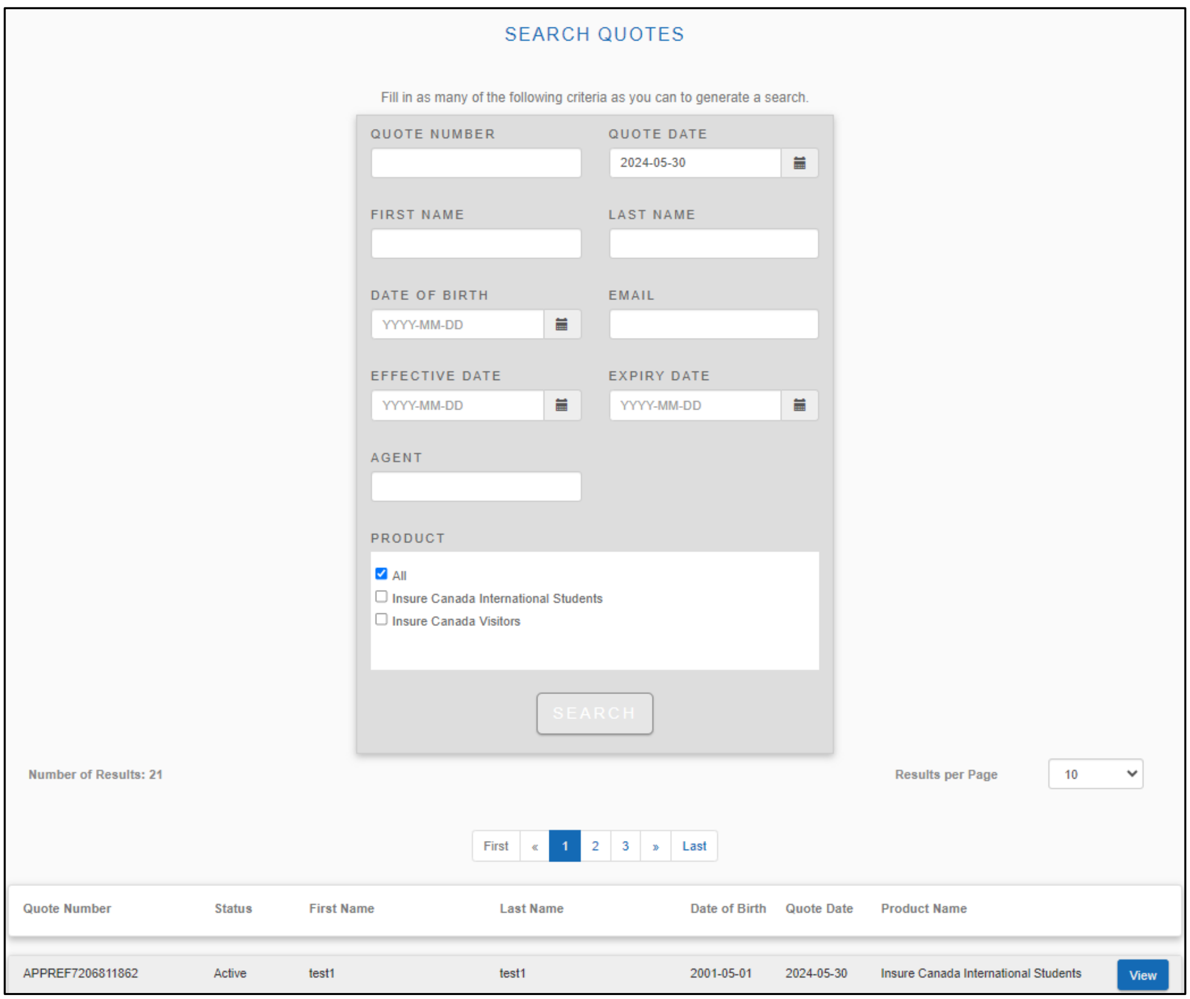
## View a Saved Quote

Once a quote has been saved via the application form, a *Quote Number* will be assigned, and details will be saved in the Dashboard indefinitely. Steps on how to view a saved quote are outlined below:

1. From the Dashboard Homepage, select the **Quotes** tile, or select "Quotes" navigation bar.

2. The "Search Quotes" page will be displayed where users must fill in as many search criteria as possible to narrow the search results. Once search criteria is completed, select [Search].

3. Results of the search will be displayed below the search parameters. Once the desired quote has been found in the results, select anywhere on highlighted row to expand details, or select [View] to open the "View Quote" page for full details of the quote and link to the application.



## Modify or Sell a Saved Quote

To modify or convert a saved quote to a sale, the quote must be in an *active* status. Quotes in *active* status will have a direct link to the pre-populated application form from the "View Quote" page. Expired quotes will not have a link to the application form and will remain "Read Only".

Steps to modify or sell an active quote are outlined below.

1. From the "View Quote" page, select the "Open Form" link under the **QUOTE LINK** field.

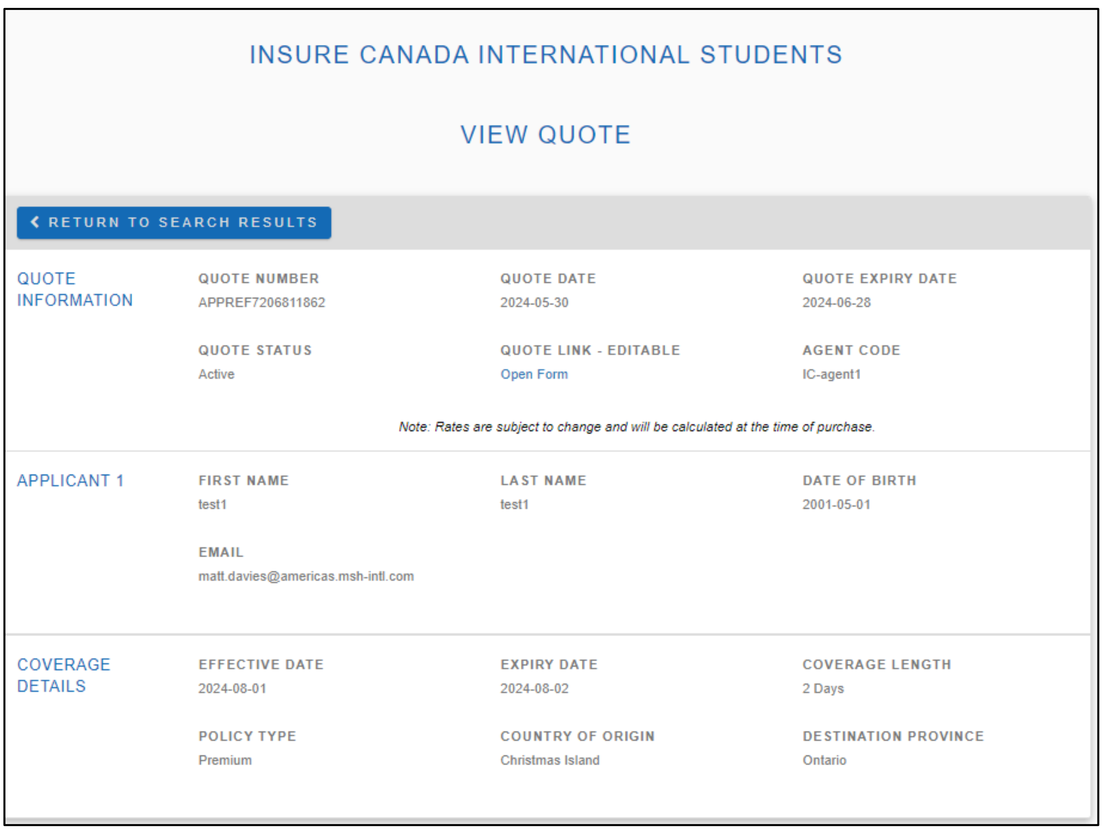
2. The pre-populated application form will open in a new tab and users may modify details if necessary.

3. Once all information has been reviewed and applicable modifications have been completed, select the "Confirm that all applicants are eligible for this insurance" box for the quote to repopulate.

4. To resave the updated quote information, select the "Save Quote" link in the *Your Quote* frame and a new Quote Number will be assigned.

5. To convert the quote into a sale, select [Complete Application] to proceed to Step 2 of the application form and complete remaining details to purchase the policy.

*Example of Active Quote:*



INSURE CANADA INTERNATIONAL STUDENTS

VIEW QUOTE

RETURN TO SEARCH RESULTS

QUOTE INFORMATION

| | | |
|---|---|---|
| QUOTE NUMBER<br>APPREF7206811862 | QUOTE DATE<br>2024-05-30 | QUOTE EXPIRY DATE<br>2024-06-28 |
| QUOTE STATUS<br>Active | QUOTE LINK - EDITABLE<br>Open Form | AGENT CODE<br>IC-agent1 |

*Note: Rates are subject to change and will be calculated at the time of purchase.*

APPLICANT 1

| | | |
|---|---|---|
| FIRST NAME<br>test1 | LAST NAME<br>test1 | DATE OF BIRTH<br>2001-05-01 |
| EMAIL<br>matt.davies@americas.msh-intl.com | | |

COVERAGE DETAILS

| | | |
|---|---|---|
| EFFECTIVE DATE<br>2024-08-01 | EXPIRY DATE<br>2024-08-02 | COVERAGE LENGTH<br>2 Days |
| POLICY TYPE<br>Premium | COUNTRY OF ORIGIN<br>Christmas Island | DESTINATION PROVINCE<br>Ontario |

*Example of Expired Quote:*

## INSURE CANADA VISITORS

## VIEW QUOTE

‹ RETURN TO SEARCH RESULTS

### QUOTE INFORMATION

| QUOTE NUMBER | QUOTE DATE | QUOTE EXPIRY DATE |
|---|---|---|
| APPREF5272273051 | 2024-05-30 | 2024-05-20 |

| QUOTE STATUS | AGENT CODE |
|---|---|
| Inactive | IC-agent2 |

*Note: Rates are subject to change and will be calculated at the time of purchase.*

### APPLICANT 1

| FIRST NAME | LAST NAME | DATE OF BIRTH |
|---|---|---|
| Test | Tester | 1980-01-18 |

| EMAIL |
|---|
| joshua.pragasam@americas.msh-intl.com |

### COVERAGE DETAILS

| EFFECTIVE DATE | EXPIRY DATE | COVERAGE LENGTH |
|---|---|---|
| 2024-05-20 | 2024-05-27 | 8 Days |

| POLICY TYPE | COUNTRY OF ORIGIN | DESTINATION PROVINCE |
|---|---|---|
| Standard | Georgia | Manitoba |

| ARE APPLICANTS CURRENTLY IN CANADA? | ARE APPLICANTS TRAVELLING TO CANADA ON A SUPER VISA? | COVERAGE |
|---|---|---|
| No | No | $50,000.00 CAD |

| DEDUCTIBLE |
|---|
| $0.00 CAD |

# Product Application Forms

All products hosted on the Insurance Dashboard will have an [Application Form] button which will open the product's fully web enabled application form in a new tab. Following the sale of a policy, details and coverage will be managed via the Dashboard with ability to search, review and/or modify details when applicable.

To access Product Application Forms:

1. From the Dashboard Homepage, select **Products**; or select "Menu" from the navigation bar, then select **Products** from the dropdown.

2. Select [Application Form] for the applicable product.


## Create a New Policy

Each product hosted on the Dashboard will feature an [Application Form] button. When selected, the product's fully web enabled application form will be displayed in a new tab for completion.

Steps to create a new policy via the Dashboard are outlined below:

1. From the Dashboard Products page, select [Application Form] for the applicable product.

2. The product's fully web enabled application form will be displayed in a new tab for completion.

3. Complete the application form and once credit card details are processed, a Policy Number will be assigned, and a confirmation email will be sent to the applicant and/or agent with fulfillment documents.

4. Once sold, the policy will now be saved in the Dashboard and may further managed via the "View Policy" page.

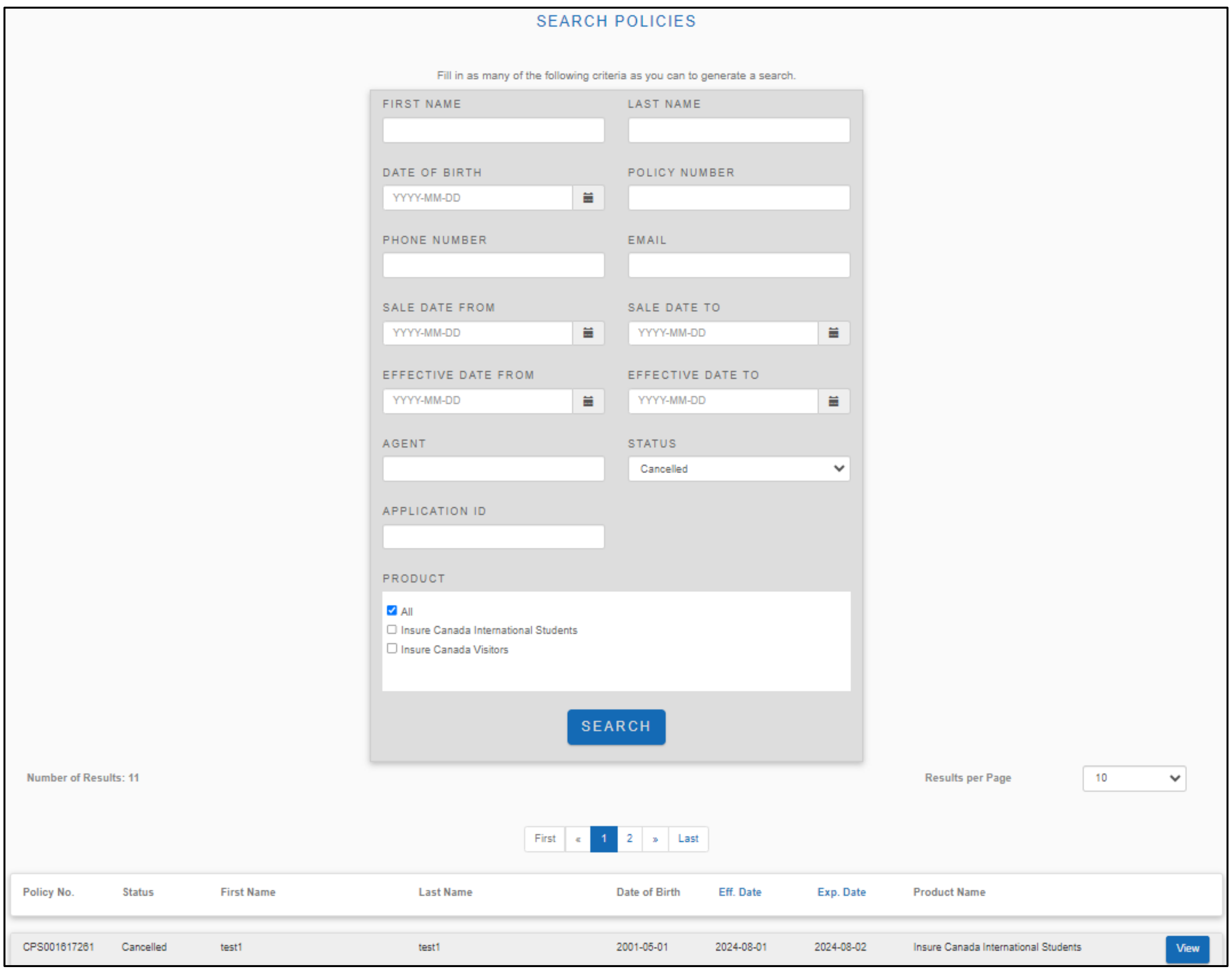
## Search and View a Policy

All policy details will be stored in the Dashboard and may be viewed by searching applicant details or the policy number assigned. Steps to search and view a policy are outlined below:

1. From the Dashboard Homepage, select the **Policies** tile; or select “Menu” from the navigation bar, then select **Policies** from the dropdown.

2. The **Policies** page will be displayed where users must fill in as many search criteria as possible to narrow the search results. Once search criteria is completed, select [Search]

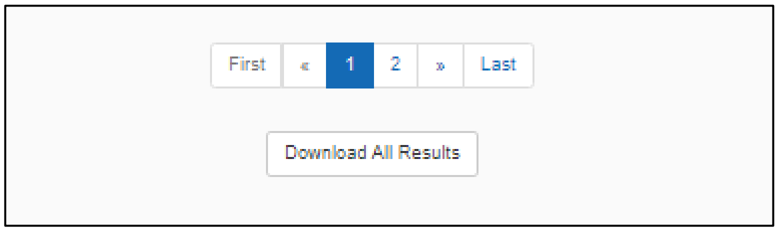
3. Results of the search will be displayed below the search parameters. Select anywhere on highlighted row to expand details, or select [View] to open the “View Policy” page for complete details of the applicant and plan.



### Download all Search Results

Users may download all search results in CSV format after executing a search via the Search Policies page of the Dashboard. Once search criteria have been entered and search executed, select the [Download All Results] button displayed at the bottom of the results table.

Results will be exported into a CSV spreadsheet and downloaded automatically to review.




### Policy Status

Users may search for policies via the Dashboard and view a completed version of the product application form via the “View Policy” page. Policy details may be further managed here, however specific fields may be locked for modification based on the policy status. Policy statuses are described below:

| | |
|---|---|
| **Active** | The policy is currently in effect and past the effective date of coverage. Modifications to the active plan will be limited. |
| **Sold** | The policy has been sold and not yet taken effect. The effective date for the policy will be in the future and modifications may be made if necessary. |
| **Expire** | The policy coverage period has concluded, and no further coverage is available under the plan. Expired policies will be *Read Only* and users will not have an option to modify details. |
| **Cancelled** | The policy has been cancelled and no coverage will be provided under the plan. Cancelled plans may not be modified and will be *Read Only.* |

*Note: Regardless of Policy Status, the following details will not be editable once sold: Policy Number; Sale Date; Agent;*

## Modify a Policy

Policy information may be modified from the "View Policy" page, with editable fields dependent on the status of the policy. For example, applicant details and coverage information may be modified prior to the effective date however *Cancelled* or *Expired* policies will be Read Only with no option to modify. Certain fields may not be editable once sold, regardless of the status. These fields include: Policy Number; Sale Date; Agent;

Steps to modify a policy are outlined below:

1. Search for a policy via the **Policies** page and select [View] once the desired policy has been found.
2. From the "View Policy" page, select [Modify Policy]
3. The application form will now be editable, and users may modify all open fields.
4. Once all modifications have been completed, select [Save Changes] to save, or select [Discard Changes] to cancel. When saved, the system will recalculate premiums to determine if changes will result in a refund or additional payment required.
   a. **Refunds after modification:** In the event a refund is due after a modification to a plan, the Dashboard will display a "Refund Preview" screen, which will display the payment transaction history and identify the total refund due. Users may enter the total refund amount against the payment line or credit card transaction, then select [Confirm Refund] to complete the transaction.
   b. **Additional Premium after modification:** In the event an additional premium is due after a modification to a policy, the Dashboard will require the user to enter credit card details in the Payment/Premium Info section. Once credit card details are entered, select [Process Payment] and the policy will be updated accordingly.

## History

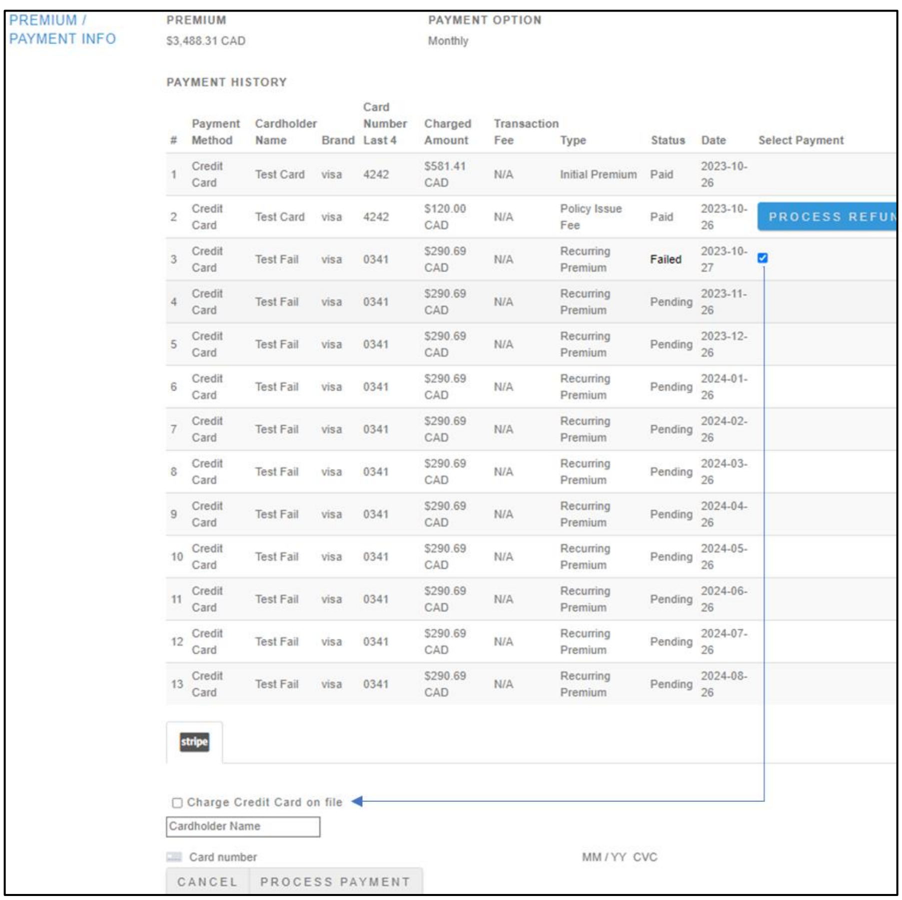
Modifications to a policy will be logged in the "History" section of the View Policy page. The history table will identify the User who had made the change, the date/time of the change, the section, field and change from and to. This section will be read only and no edits can be made – All data is systematically entered.

## Process a Failed Payment

Policies with a monthly recurring premium payment type may have instances where the premium fails to process automatically on the scheduled date. This can be due to issues with the payment information on file for recurring payments, such as insufficient funds or expired credit card details.

In the event a payment fails, users may re-process the charge directly from the Dashboard through the following steps:

1. Search for a policy via the **Policies** page and select [View] once the desired policy has been found
2. Scroll to "Premium/Payment Info" and select the "Failed" checkbox against the failed premium
3. Select [Process Payment]
4. **Users will have 2 options to process failed payments:**
   a) Select "Charge Credit Card on File" checkbox to reattempt charge to existing credit card on file for recurring premiums *OR;*
   b) Enter updated payment information (Cardholder Name/Card Number/Expiry/CVC)
5. Select [Process Payment]


PREMIUM / PAYMENT INFO
PREMIUM $3,488.31 CAD
PAYMENT OPTION Monthly
PAYMENT HISTORY

| # | Payment Method | Cardholder Name | Brand | Card Number Last 4 | Charged Amount | Transaction Fee | Type | Status | Date | Select Payment |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Credit Card | Test Card | visa | 4242 | $581.41 CAD | N/A | Initial Premium | Paid | 2023-10-26 | |
| 2 | Credit Card | Test Card | visa | 4242 | $120.00 CAD | N/A | Policy Issue Fee | Paid | 2023-10-26 | PROCESS REFUN |
| 3 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Failed | 2023-10-27 | |
| 4 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2023-11-26 | |
| 5 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2023-12-26 | |
| 6 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2024-01-26 | |
| 7 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2024-02-26 | |
| 8 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2024-03-26 | |
| 9 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2024-04-26 | |
| 10 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2024-05-26 | |
| 11 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2024-06-26 | |
| 12 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2024-07-26 | |
| 13 | Credit Card | Test Fail | visa | 0341 | $290.69 CAD | N/A | Recurring Premium | Pending | 2024-08-26 | |

stripe
Charge Credit Card on file
Cardholder Name
Card number MM / YY CVC
CANCEL PROCESS PAYMENT

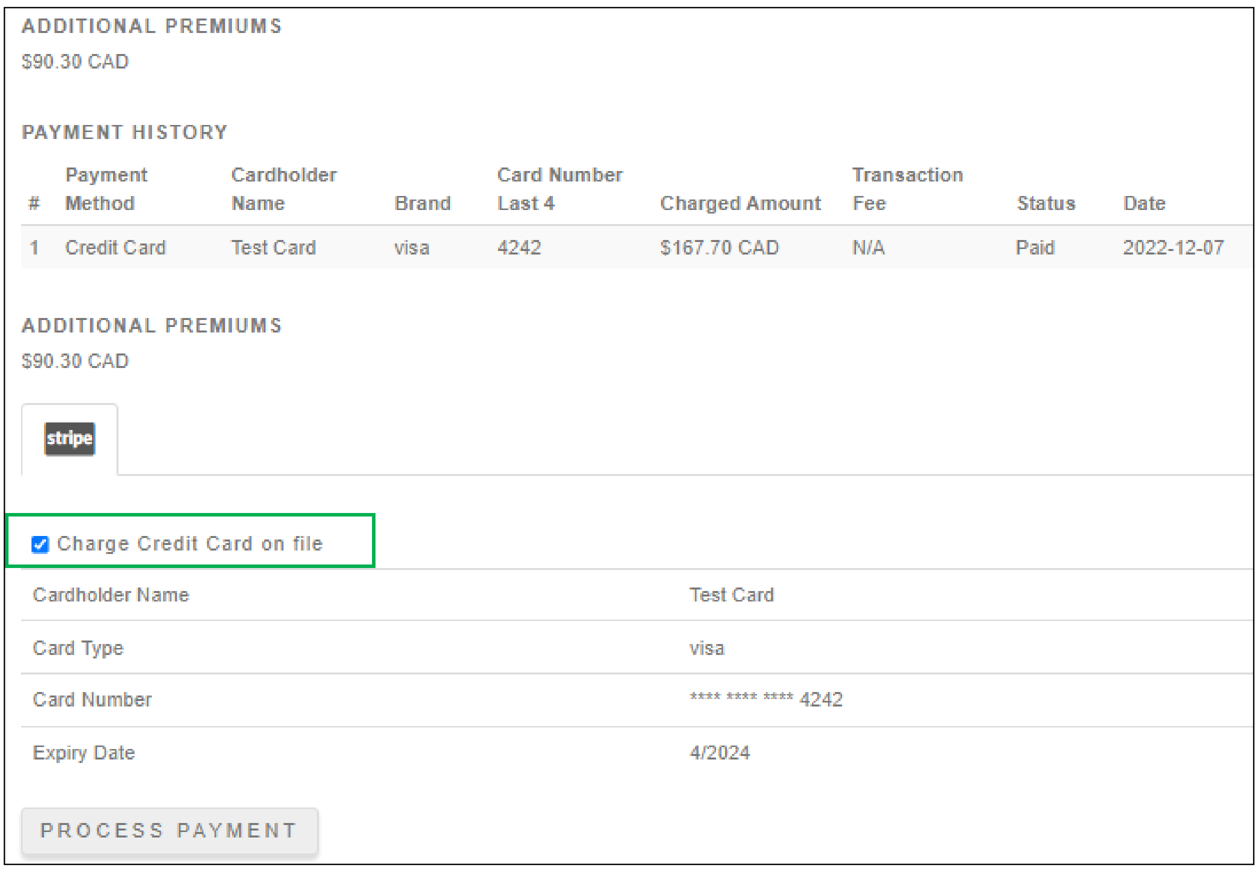
## Process an Additional Premium Payment

Modifications to policies which trigger an additional premium payment will be processed directly from the Dashboard using new credit card information, or by charging the existing credit card on file.

In the event an additional payment is required, users may process the charge directly from the Dashboard through the following steps:

<u>Charging the existing credit card on file:</u>

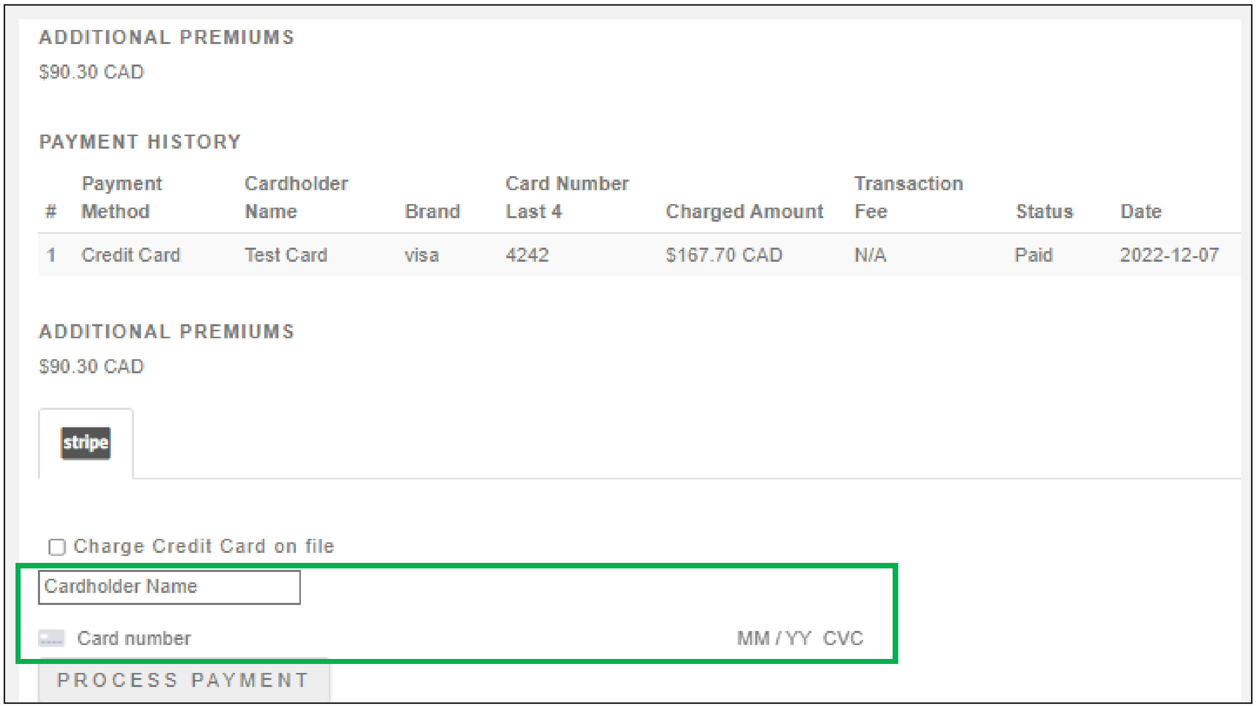
1. Scroll to "Premium/Payment Info" and select "Charge Credit Card on File" to process the payment on the existing credit card, or most recent card used.
    - A table will be displayed providing details of the credit card on file before processing
2. Select [Process Payment]



Charging a new credit card:

1. Scroll to “Premium/Payment Info” and enter new payment information including: Cardholder Name, Card Number, CVC and Expiration dates.

2. Select [Process Payment]



ADDITIONAL PREMIUMS
$90.30 CAD

PAYMENT HISTORY

| # | Payment Method | Cardholder Name | Brand | Card Number Last 4 | Charged Amount | Transaction Fee | Status | Date |
|---|---|---|---|---|---|---|---|---|
| 1 | Credit Card | Test Card | visa | 4242 | $167.70 CAD | N/A | Paid | 2022-12-07 |



## Updating Credit Card Information

Policies with a monthly recurring premium payment type may have instances where new credit card details must be applied for future payments. This can be due to issues with the payment information on file for recurring payments, such as cancelled or expired credit card details.

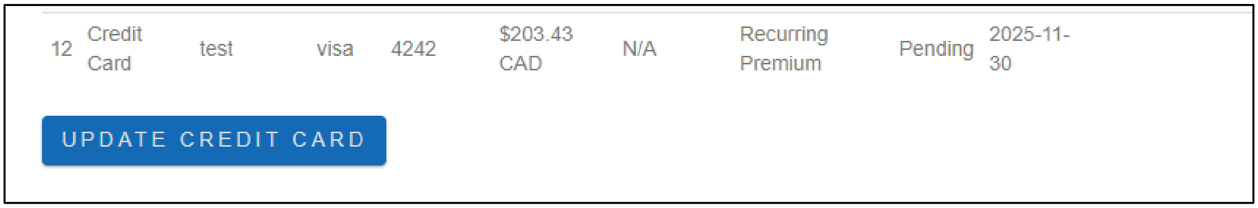
In the event payment information must be updated for future recurring premiums, users may update payment details directly from the Dashboard through the following steps:

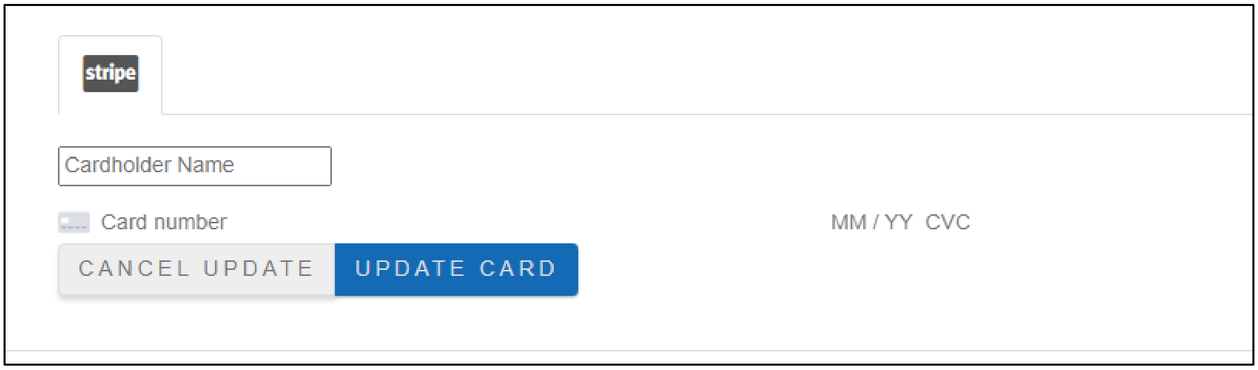
1. Search for a policy via the **Policies** page and select [View] once the desired policy has been found

2. Scroll to “Premium/Payment Info” and select [Update Credit Card]

3. Complete all required payment fields then select [Update Card]

4. All “Pending” transactions will then have updated credit card details applied.




## Resend Fulfillment/Confirmation Email

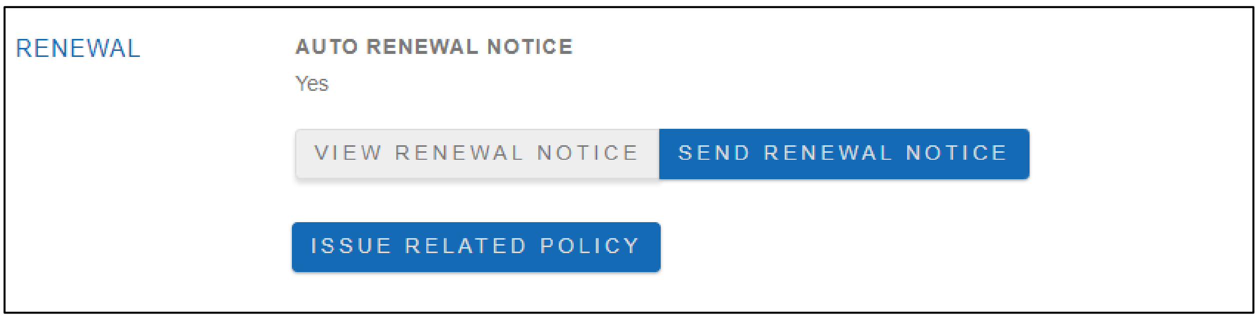
To email details of a policy from the Dashboard, scroll to the “Fulfillment” section of the “View Policy” page. The applicant or agent’s email address will be pre-populated in the “TO” and “CC” fields (based on what was completed when saved).

- [View Confirmation]: Opens confirmation page with policy summary
- [Send Confirmation]: Sends the confirmation page to the email address included in TO: and CC: fields.

## Renewal Notifications

All policies will feature a *Renewal Notification* option via the Dashboard View Policy page. This option will be defaulted to “Yes” for all policies which will result in a renewal notification email being sent to the primary applicant within 14 and/or 2 days of the policy expiry date. The renewal notification email will provide a link which will direct the applicant to the policy application page, with agent tracking code embedded in the URL to ensure commissions are applied.

To preview the renewal notification, select the [View Renewal Notice] button from the View Policy page. Users can also manually send the notification by selecting the adjacent [Send Renewal Notice] button. The notice will be emailed to the primary applicant’s email provided when purchasing the plan.




**Disable the Auto Renewal Notification**

1. To turn off the feature, select [Modify Policy] from the View Policy page

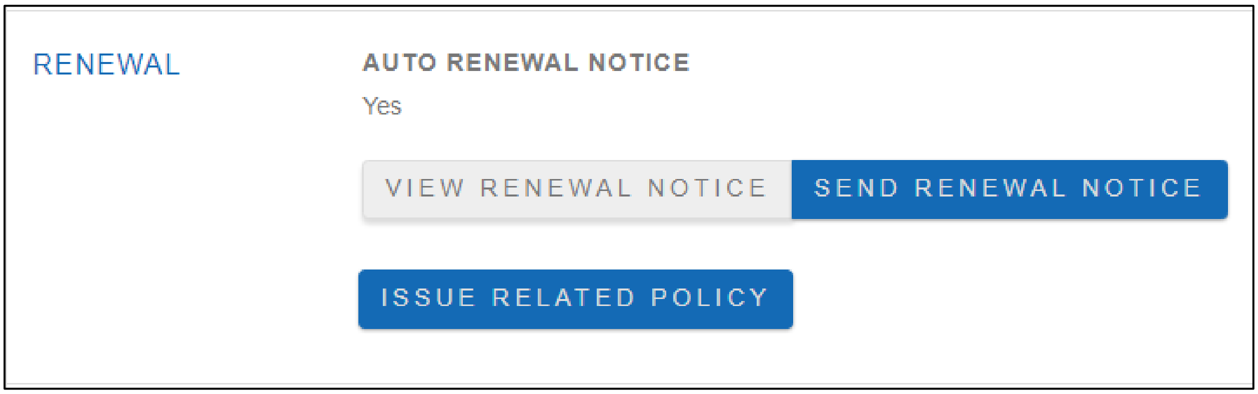
2. Select “No”

3. Select [Save Changes]

## Issue Related Policy

The Renewal section will feature an “Issue Related Policy” tool, which when selected, will open a pre-populated application form with all existing member information (Step 1 and Step 2) within the Dashboard View Policy page. Users may modify details and must enter updated Effective and Expiry dates for coverage and re-confirm eligibility to complete the purchase.

Related policies issued via the tool will automatically include the new policy number within the Notes section of the original policy. All related policies will have original, or related policy numbers included in Notes.



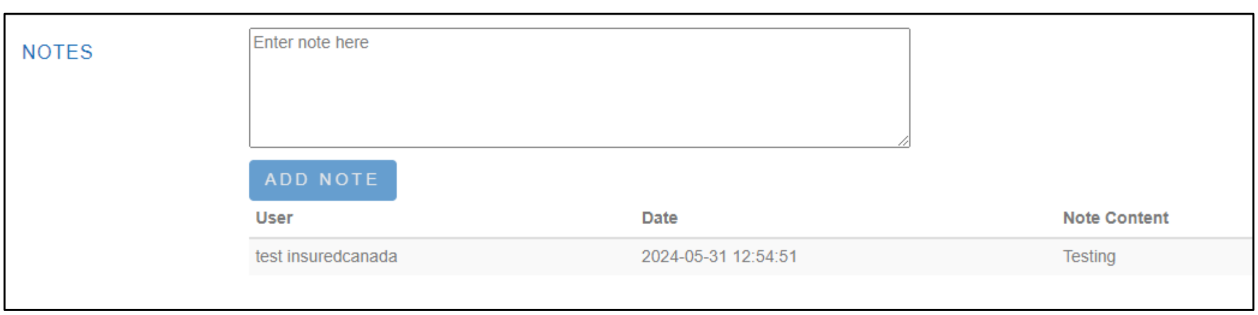

## Notes

The View Policy page features a “Notes” section which allows users to add a note against the policy or attached supporting documentation when necessary.

Adding a Note:

1. To add a note to a policy, enter the text into the *Notes* free-text window. The window can be expanded and collapsed by selecting and dragging the double lines on the bottom right corner of the notes window.

2. Once the text has been entered in the Notes window, select [Add Note] and the content will be saved beneath. The [Add Note] button will remain disabled until the user has entered in a value.

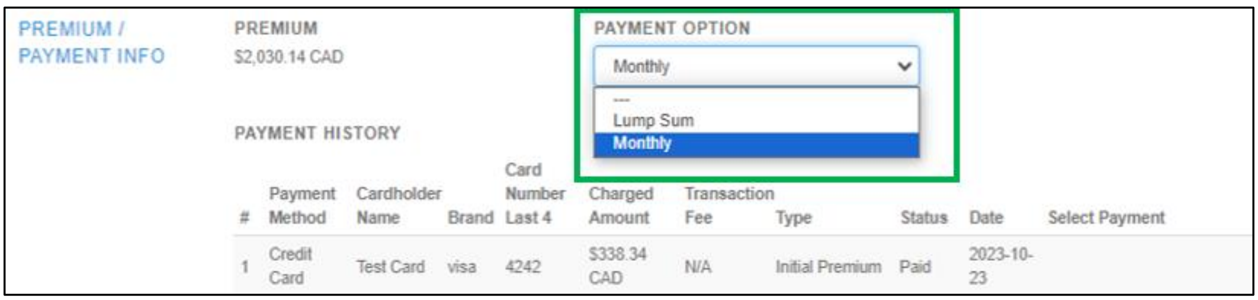


### Converting Monthly Payment Option to Lump Sum

INSURE CANADA VISITORS policies originally purchased with a Monthly Recurring Premium Payment Option, may now be converted to Lump Sum via the Dashboard.

The following steps detail how to convert Monthly Recurring Premium policies to Lump Sum via the View Policy page of the Dashboard:

1. Search policy via Dashboard and select “View Policy”
2. Select [Modify Policy]
3. Select “Lump Sum” from PAYMENT OPTION dropdown
4. Select [Save Changes]
5. Remaining Premium will be automatically calculated by the Dashboard and Payment fields will be displayed. Enter payment information or select “Charge Credit Card on File”
6. Select [Process Payment]




**Notes:**

- Only Monthly Recurring Premium policies may be converted to Lump Sum policies.
- Lump Sum policies cannot be converted to Monthly Recurring Premium policies.
- Policies in SOLD state may be converted into Lump Sum policies by both INSURE CANADA Admin and Agents
- Policies in ACTIVE state may be converted into Lump Sum policies by only INSURE CANADA Admin