

Anchor Travel Insurance: Customer's Help Manual

1. Introduction

Anchor Insurance Travel Portal affords you the ability to seamlessly purchase travel insurance for your various trips. The Platform provides different packages at fairly affordable rates and also ensures prompt premium payment via an integrated online payment system. Our goal at Anchor is to make Travel Insurance affordable and easily accessible devoid of any structural, procedural bottlenecks. The platform adequately meets the stated goals above and is backed up by a top notch customer care support service.

The following Help manual itemization describes the utilities, facilities and interfaces available to initial, verify and complete a transaction on the Anchor Travel Insurance Portal.

2. Menu & Interfaces

2.1 Purchase International Travel Insurance

2.1.1 International Travel Insurance Interface

Note: Every transaction has a unique transaction reference that uniquely identifies each transaction

This interface facilitates the obtaining of a valid international travel insurance policy. Obtaining a valid policy is predicated on a 'payment before service' principle; hence the system routes you to an online payment gateway (to handle your payment) prior to issuing the policy. Note, Premium prices are determined per package, duration of travel (i.e. number of days between departure and arrival dates) and age of traveler(s); hence the total price of each transaction is reflected after the date of birth of each traveler is imputed on the travelers table.

- Enter departure and arrival dates
- Select package
- Select destination and number of travelers

- Enter your mobile and email address. (please use an email address you're have access to because your email address will be the basis of tracking and verifying your transaction if and when need arises)
- when you're done filling the ravel details, click on 'input travelers list' button to activate the travelers table and enter details of each traveler. Note: this process will disable the text fields and option fields of the interface. Clicking the 'Clear from button' will re-enable this fields .
- After entering travelers details, click on proceed to payment, this will lead you to a Paystack interface where your payment is handled. Note: the certificate is issued via an integration process that entails sending your details to our Partners server in Spain after payment is secured; hence you need to be patient for about a minute after the payment sequence for the certificate to be displayed.
- Alternatively if there where issues in the content data of the travelers , the system will display the appropriate message for further action

2.1.2 What happens when you get debited and the certificate display reveals an error in your travelers information and is not issued.

In the event of a successful payment sequence and a failed certificate issuance, the system adds the value of the debited amount into a credit wallet for you on the system. This credit wallet is only referenced by your imputed Email address in the failed transaction. You can re-use your credit balance/wallet by making use of the 'International Travel Insurance Credit Interface'

2.1.3 International Travel Insurance Credit Interface

Note: Every transaction has a unique transaction reference that uniquely identifies each transaction

This interface is exactly the same as the international travel insurance interface in 2.1.1. The difference is , this interface allows you to purchase travel insurance by making use of your credit balance/wallet (your credit balance increases when you are debited and a failure occurs in certificate issuance has explained in 2.1.2 above). You would need an OTP code to complete a credit based transaction. You can generate an OTP (will be sent to your email) from the 'Generate OTP Interface' under customer utility see 3.1.1.

- Enter your valid email used earlier in a failed transaction and also used to Generate OTP.
- Click on 'Fetch Credit' your credit balance (if any) is displayed

When you fill in your travel details, click on proceed and the system proceeds to issue the certificate without prompting you for payment.

Note: you cannot effect a transaction whose total amount is greater than the value in your credit balance/wallet.

2.2 Purchase Local Flight Welfare Scheme

Note: Every transaction has a unique transaction reference that uniquely identifies each transaction

The Local Flight Welfare Scheme provides insurance to cover all airline passengers for injury(including death) while at the airport either at departure or arrival, loss and damage to checked in baggage suffered before and during their flight (within locations in Nigeria).

This interface facilitates the obtaining of a valid Local Flight Welfare Scheme policy. Obtaining a valid policy is predicated on a 'payment before service' principle; hence the system routes you to an online payment gateway (to handle your payment) prior to issuing the policy.

- Enter departure and arrival dates
- Select destination and number of travelers
- Enter your mobile and email address. (please use an email address you're have access to because your email address will be the basis of tracking and verifying your transaction if and when need arises)
- when you're done filling the travel details, click on 'input travelers list' button to activate the travelers table and enter details of each traveler. Note: this process will disable the text fields and option fields of the interface. Clicking the 'Clear form button' will re-enable this fields .
- After entering travelers details, click on proceed to payment, this will lead you to a Paystack interface where your payment is handled. Note: Be patient for about a minute after the payment sequence for the certificate to be displayed.
- Alternatively if there where issues concerning your payment method , the system will display the appropriate message for further action.
- A successful payment sequence will always issue a certificate. You will not need to bother about been debited and not obtaining a certificate on the Local Flight Welfare Scheme.

3. Customer Utilities

3.1 Generate OTP (one time password)

You would need an OTP to finalize the following transactions

- International Travel Insurance (Credit)
- Track Transaction
- Verify Payments

Each generate OTP invalidates the previous ones. An OTP has a lifespan of 60 minutes. Your transactions on the platform are referenced by the Email imputed during the transaction. Hence it is advisable you use 1 email for all transactions you effect on the platform.

The system will prompt you to enter Email used in the transaction(s) you need the OTP for and sends the OTP code to the email box. Visit your email box to obtain the sent OTP and use as desired.

3.2 Verify Payments

This interface facilitates the user to view the status of all his/her payments and if in doubt, to perform an automatic verification of the payment record.

The system will prompt you to enter Email used in the transaction(s) and an earlier generated OTP code.

The status column displays the status of each payment as returned by the payment gateway. A status tagged 'Approved' signifies a successful payment and account debited. Use the 'Verify Payment' button beside each record to verify the status of the record if in doubt.

3.3 Track Transactions

This interface facilitates the user to track 1 or more of his/her transactions.

The system will prompt you to enter Email used in the transaction(s) and an earlier generated OTP code.

When a transact(s) is loaded, click on the 'Track Transaction' button beside a record to view all system generated financial , policy and audit data relative to the transaction. If the transaction policy status is 'Issued', you can also re-print a PDF copy of the policy certificate.

3.4 Package Prices

This interface displays the current premium prices for the Local Flight Welfare Scheme and the various Package prices of the International Travel Insurance

Note on Email Address

It is advisable to use one email address for all your transactions (i.e. initial & subsequent) on this platform. This allows the system to help you aggregate all your transactions and credit wallet/balances. Also, always use an accessible email because the system constantly communicates with you via your supplied email address.