

“threeBuzz™ - Mobile Application”

BACKGROUND TO THE INVENTION

One main reason why people buy insurance policies is for the security and for provision in times of need. However, when the critical moments come, many policies are left unclaimed due to policies being forgotten, lost, misplaced or hidden.

There are also practical examples of last Wills or wishes that are often forgotten or misplaced by individuals. This causes needless distress to the loved ones. This invention was borne out of observation and personal experiences of this unnecessary distress and inconveniences.

DESCRIPTION

The invention involves the use of an application in a smart mobile device to store fragments of copies of insurance policies, wills, and other critical/important information of a customer, which will be forwarded to the customer's “trusted persons” should the customer be dead or incapacitated.

Preferred Embodiment of the Invention:

Smart mobile device (eg. smartphone) with internet access

i. Sign-up and input of customer's data

Customer with smart mobile device (“Device”) installs the application (“App”) which will be made available on the Apple App Store and/or Google Play Store into his/her Device. Customer starts the App, which will direct the customer to sign up a new account, using his/her email address as the “USERID”, followed by his/her own selected password.

An authentication email with a “CODE” will be sent to the customer's email. The customer must enter this code into the App on his/her Device – this will activate the App and allow the customer to start using the App.

(See Drawing Figure 1 – Welcome Page)

(See Drawing Figure 2 – Sign Up)

(See Drawing Figure 3 – Verify Code)

The customer can now use the App to input information into the App. The information is categorized as “Insurances”, “Wills”, “Wishes” and “Others”. The information can be input into the App via the camera function of the App or by selection from the images that were already stored in the Device's memory.

(See Drawing Figure 4 – Main Menu)

(See Drawing Figure 5 – Add Insurance)

(See Drawing Figure 6 – Add Will)

(See Drawing Figure 7 – Add Wish)

(See Drawing Figure 8 – Add Others)

In addition, the customer can input short notes that gives description to the insurance, will, wishes or other information that is important to the customer.

All these information will be uploaded to threeBuzz™'s off-site server where the information will be stored. This serves to provide: -

- o a backup of the customer's important information, in the event anything happens to the customer's Device;
- o the customer's information to be loaded to the customer's other Device(s); and
- o threeBuzz™ to be able to push the customer's information to his "trusted persons" should the need arises.

ii. Select "trusted persons"

The customer can select up to three ""trusted persons".

(See Drawing Figure 9 – Add "trusted person")

(See Drawing Figure 10 – Add "trusted person")

A "trusted person" is one whom the customer trust, and to whom all the customer's important information that he/she has uploaded into the threeBuzz™ App will be released to when it is confirmed by all the customer's "trusted persons" that the customer has been incapacitated or has passed on.

The role of the "trusted person" are as follows:-

- o Acknowledge via email on the customer's well-being should the customer fail to acknowledge threeBuzz™'s three monthly checks concerning his/her well-being;
- o If the customer is no longer able to reply to threeBuzz™ due to reasons of passing on, or incapacitated, then all three "trusted persons" (appointed by the customer) must confirm this in writing to threeBuzz™ with the necessary documentary proof (eg. customer's death certificate, hospital admission data etc). The customer's information will then be released to all three "trusted persons" at the same time.

An email will be sent to the "trusted person" to inform him that he/she has been selected as a "trusted person" by the customer.

iii. threeBuzz™ initiates three-monthly checks on customer's health status

Three months from the date of the sign-up of the account, threeBuzz™ will begin to check on the health status of the customer. This is done via:-

- o email to the customer
- o Text/Short message to the customer's Device
- o push message to the App on the customer's Device

The customer can indicate to threeBuzz™ that he/she is well through any of these channels.

By replying through any of these channels, he/she is signalling to threeBuzz™ that threeBuzz™ does not need to contact any of his/her "trusted persons" to check on his/her health status. This will also reset the threeBuzz™ time-counter and will set the next cycle of check three months from the customer's response date.

If the customer does not respond to the first round of checks from threeBuzz™, a second round of checks will be sent out 1 week later. If the customer now responds to threeBuzz™ through any of these channels, it will likewise reset the threeBuzz™ time-counter and set the next round of check three months from this response date.

Should the customer again not respond to the second round of checks from threeBuzz™, a third round of checks will be sent out 1 week after the second round. If the customer now responds to threeBuzz™ through any of these channels, it will likewise reset the threeBuzz™ time-counter and set the next round of check three months from this response date.

As technology evolves, threeBuzz™ anticipates that health monitors can be attached to the customer at all times which makes timely and non-stop health monitoring available. threeBuzz™ anticipates that the business process will evolve together with technology and that the 3 monthly health checks may be replaced by these always-on and always-reporting health monitors.

iv. threeBuzz™ contacts the "trusted persons" to check on customer's health status

In the event that the customer does not respond to any of the three rounds of checks from threeBuzz™, threeBuzz™ will automatically initiate action to contact the first of the "trusted persons" via email. This is to enquire the "trusted person" if the customer is indeed well. Should the first "trusted person" reply in affirmative that the customer is well, it will reset the threeBuzz™ time-counter and set the next round of check three months from this response date. The next round of health checks will again start with the customer.

If the first "trusted person" do not respond to the first enquiry, a second email will be sent out one week later, followed by a third email one week after the second email, will be sent to the same first "trusted person". Again, should the first "trusted person" reply

in affirmative that the customer is well, it will reset the threeBuzz™ time-counter and set the next round of check three months from this response date. The next round of health checks will again start with the customer.

If the first “trusted person” does not reply to any of the three email enquiries, threeBuzz™ will proceed to contact the second “trusted person”, with the same purpose and mechanism as the first “trusted person”.

Likewise, if the second “trusted person” does not reply to any of the three email enquiries, threeBuzz™ will then contact the third “trusted person”, with the same purpose and mechanism as the second and first “trusted persons”.

In the event that the customer and all three “trusted persons” do not respond at all to all the checks by threeBuzz™, threeBuzz™ will automatically start a new cycle of checks on the customer’s health status, starting with the customer, with the same mechanisms as described above.

v. threeBuzz™ requests for confirmation of customer’s health status and releases customer’s information to all “trusted persons”

In the event that the customer has not responded to any of threeBuzz™’s health checks, and thereafter any one of the “trusted persons” responds to threeBuzz™ that the customer is dead or incapacitated, threeBuzz™ will seek written confirmation and documentary proof from all three “trusted persons” about the customer’s condition (eg. customer’s death certificate, hospital admission data). When information from all three “trusted persons” has been received and the information from all three “trusted persons” regarding the health status of the customer is the same, threeBuzz™ will release all the customer’s information to all three “trusted persons” at the same time.

threeBuzz™ will not be responsible to seek confirmation of the customer’s condition. The threeBuzz™ business model and process dictates that it is the responsibility of the three “trusted persons” to furnish documentary proof of the customer’s health condition in order to trigger the release of the customer’s information to all three “trusted persons”.

threeBuzz™’s sole responsibility and undertaking is to release the customer’s information to all three “trusted persons” when documentary proof of the customer’s condition has been provided for by all three “trusted persons” and the proof of customer’s condition from all three “trusted persons” tally and/or are of the same.

UNIQUE FEATURES OF THIS INVENTION

i. Easy access/reference and retrieval :

The customer’s information is stored within the application in the smart mobile device (App). This makes the information easily found and retrievable by the customer as compared to the information is stored anywhere else physically, or mixed with other data eg. Evernote or Dropbox.

There is an off site server which backs up the information and synchronise the information to the App when the customer keys in his/her USERID and Password. This facilitates the customer even in the event if the customer changes his/her device. It also allows the stored information to be saved in several devices.

ii. Checking on customer's well-being :

The App and the computer program is automated to check on the customer's well-being regularly (initially at 3 monthly interval). This is done via technology available – email, messaging. If the customer does not respond to 3 cycles of checks, the App and computer program will proceed to check on the customer's well-being by checking with the first "trusted person". If the first "trusted person" does not respond to 3 cycles of checks, the App and computer program will proceed to contact the second "trusted person". A third "trusted person" will be contacted should the second "trusted person" not respond.

iii. Release of customer's information :

The customer's information will be released to all three "trusted persons" at the same time, but only if all three "trusted persons" confirm with documentary proof of the customer's condition (eg. customer's death certificate, hospital admission data). The release of the customer's information gives traceability of the customer's insurance policies and/or assets.

This method of confirmation of the customer's condition eliminates possible fraud due to one or even two "trusted persons". This method (which requires all three "trusted persons" to furnish documentary proof of the customer's condition to threeBuzz™ in order to obtain the customer's information) is also a reverse confirmation of the customer's condition – instead of threeBuzz™ taking costly action to confirm the customer's condition, this business process requires the "trusted persons" to provide the information to threeBuzz™. It significantly lowers business operating cost as well as cost of providing the threeBuzz™ service.

INDUSTRIAL APPLICATION CAPABILITY

- Novelty – there is no such business process currently that:
 - i. stores the customer's information for easy retrieval;
 - ii. checks on the customer's well-being;
 - iii. initiates steps to confirm the customer's health condition; and
 - iv. releases the customer's information to the appointed "trusted person" so as to give traceability of the customer's insurance policies and/or assets.

- Inventive Step / Non-obviousness – the technology for the business process is currently available, but no individual or corporation has conceived or devised such a use of the technology, so as to achieve the final outcome, which is to release important/critical information to the customer’s “trusted persons” only at the time of the customer’s demise or incapacitation.
- Applicability – this is a great solution for the customer at no or minimal cost, compared to engaging the services of lawyers and/or will agents which will require payment of professional fees.