PHINS.ai — Policy Terms & Summary

Generated: 2025-12-25T22:05:36.402663

Customer: X | Email: x@example.com

Policy ID: POL-20251225-5556 | Type: disability | Status: active

Coverage: $100,000

Premium: $1,800.00/yr ($150.00/mo)

Jurisdiction: US | Savings %: -

NFT Policy Ledger Token: NFT-POL-20251225-5556

Acceptance + first payment deadline: 2025-12-27T22:05:36.348680

Key terms (summary):

 - This document is an electronically generated record for underwriting and compliance.
 - Coverage activates upon underwriting approval and successful payment within the billing window.
 - Health risk loading applies ONLY to the risk cover portion, per PHINS underwriting rules.
 - All actions are logged to an internal ledger (audit log + token registry).