

# PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T10:52:41.124187

Customer: timelinebuyer@example.com | Email: timelinebuyer@example.com

Policy ID: POL-20251226-5129 | Type: disability | Status: billing\_pending

Coverage: \$100,000

Premium: \$2,250.00/yr (\$187.50/mo)

Jurisdiction: US | Savings %: 40

NFT Policy Ledger Token: NFT-POL-20251226-5129-ISS-5466164d579c

Acceptance + first payment deadline: 2025-12-28T10:52:41.123972

## 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).

## Applicant & Underwriting Summary

Underwriting decision: APPROVED | Risk assessment: low

Phone: -

Health statement (excerpt):

none

## Disclaimer

This policy document package is generated electronically for compliance and audit.

It is not legal advice. Final policy wording is governed by the master insurance conditions and endorsements.

All key actions (approval, terms acceptance, payment) are recorded in the PHINS.ai ledger (NFT + audit logs).

Master conditions PDF: /api/media/download?token=MED-8f0500a743cd4d06a9f69c949622ad5d

Master conditions SHA256: 28d1249cfb29f1ea5fd6ba1dab9220f8b9ec4e213c16845580724308c3da84e7

## Compliance (stored snapshots)

Underwriting Application ID: UW-20251226-9982

Application snapshot SHA256: 321f99279490b55e3e18c23a775c74ba6a33c6da44ca781885146832b2f3df50

Pricing snapshot SHA256: 720599d1a345114e8f4072582352a4995f175d43f972ea5c68edd0e4bcc67f10

Master conditions SHA256: 28d1249cfb29f1ea5fd6ba1dab9220f8b9ec4e213c16845580724308c3da84e7

## Application snapshot (stored)

```
{
  "age": "35",
  "coverage_amount": "100000",
  "email": "timelinebuyer@example.com",
  "familyHistory": "none",
  "health_condition_score": "3",
  "jurisdiction": "US",
  "name": "Timeline Buyer",
  "operational_reinsurance_load": "50",
  "password": "As11as11@",
  "policy_type": "disability",
  "savings_percentage": "40"
}
```

## Pricing snapshot (stored)

```
{
  "age": 35,
  "annual_risk_allocation": 1350.0,
  "annual_risk_cost": 1350.0,
  "annual_risk_rate": 0.009,
  "annual_risk_rate_percent": 0.8999999999999999,
  "annual_savings_allocation": 900.0,
  "annual_total_premium": 2250.0,
  "coverage_amount": 100000.0,
  "health_condition_score": 3,
  "health_risk_loading_factor": 0.0,
  "health_risk_loading_percent": 0.0,
  "jurisdiction": "US",
  "monthly_risk_allocation": 112.5,
  "monthly_savings_allocation": 75.0,
  "monthly_total_premium": 187.5,
  "operational_reinsurance_load": 0.5,
  "operational_reinsurance_load_percent": 50.0,
  "product": "phi_disability",
  "risk_percentage": 0.6,
  "risk_percentage_percent": 60.0,
  "savings_percentage": 0.4,
  "savings_percentage_percent": 40.0
}
```

COND