

PHINS.ai — Policy Terms & Summary

Generated: 2025-12-25T22:14:20.719060

Customer: X | Email: x@example.com

Policy ID: POL-20251225-7344 | Type: disability | Status: active

Coverage: \$100,000

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

Jurisdiction: US | Savings %: -

NFT Policy Ledger Token: NFT-POL-20251225-7344

Acceptance + first payment deadline: 2025-12-27T22:14:20.695748

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).