If level 2 account, the beneficiary account will receive coins upon the receiving of legal death certificate

Coins can be only used by beneficiary to purchase new coverage, not cash out

Mchain.io pays coins to beneficiary

If level 1 account, the beneficiary account will receive coins

Mchain.io check the level of account

Claim is reported

Mchain.io pays coins and allow beneficiary to exchange coins to cash

Note:

1. All information on claims should be kept on Mchain.io, not blockchain.
2. Mchain.io management is the only authority to decide which information will be shared on blockchain.