FintechNova – Token-Based Insurance Portfolio (Public Overview)

FintechNova is introducing a next-generation suite of token-based insurance products designed for digital-first customers who value transparency, automation, and rapid claim settlement. All products are built on our proprietary NovaChain technology, which enables secure token issuance, premium automation, and instant micro-payouts using smart contracts.

This document provides an overview of our **five flagship insurance products**.

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1. TravelFlex Token Insurance

Purpose:
A flexible, on-demand travel insurance designed for customers who want instant protection without lengthy forms.

Key Features:

- **Pay-as-you-travel**: Smart contracts activate and deactivate coverage based on geolocation signals or trip confirmation tokens.
- **Instant flight delay payouts**: If the system detects a delay over 2 hours, tokens auto-release compensation.
- **Lost luggage micro-coverage**: Customers can top up coverage in real time during the trip.
- **Global coverage** with multi-currency settlement.

Target Users:
Frequent travelers, digital nomads, business travelers.

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2. HealthShield Micro-Token Care

Purpose:
Accessible micro-health insurance for everyday medical events.

Key Features:

- **Tokens represent medical micro-benefits** such as GP visits, diagnostics, and prescriptions.
- **Real-time claim settlement** with hospital partners.
- **No annual commitment**—customers buy only the tokens they need.
- **Gamified prevention rewards**: Completing fitness goals mints bonus tokens.

Target Users:
Students, gig-economy workers, families seeking flexible coverage.

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3. AutoSafe Dynamic Insurance

Purpose:
Auto insurance where premiums and protections automatically adjust to driving behavior.

Key Features:

- **Driving score token** (DST) updates every 24 hours.
- Safe driving → lower premiums and bonus tokens.
- **Immediate damage assessment** using AI incident detection.
- **Smart roadside assistance**: Request support directly through your token wallet.

Target Users:
Urban drivers, fleet owners, low-mileage drivers.

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4. HomeGuard Token Insurance

Purpose:
Tokenized home insurance with transparent event-based coverage.

Key Features:

- **Event Tokens**: Theft token, water leak token, fire token—each covering a specific risk.
- Token burning triggers immediate claim activation.
- **Smart-home integration** for early detection.
- Customers can **stack multiple tokens** for larger protection.

Target Users:
Homeowners, smart-home users, landlords.

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5. GadgetSecure Instant Coverage

Purpose:
Instant, on-demand device coverage for phones, laptops, and wearables.

Key Features:

- Activation takes less than 30 seconds.

- **Damage recognition AI** verifies cracked screens, water issues, or malfunction.
- **Token-based swap program** for fast replacement.
- Worldwide repair partners integrated directly with NovaChain.

Target Users:
Students, remote workers, mobile-first users.

Why Token-Based Insurance?

- Reduces claim time from weeks to seconds.
- Eliminates paperwork and manual policy updates.
- Allows total transparency with a public ledger of claim events.
- Tokens make coverage more modular, fair, and cost-efficient.

FintechNova's Token Insurance Portfolio aims to redefine how millions of customers protect what matters most—faster, simpler, and fully digital.