

M C P S E R V E R

N O C O D E

C L O U D H O S T E D

Collectible Insurance Coverage Gap Analyzer MCP

Find the hidden gaps in your collection's insurance coverage.

Collectible Insurance Coverage Gap Analyzer MCP helps you bridge the distance between what your items are actually worth and what your insurance policy actually pays out. It calculates inflation-adjusted values, evaluates risk across specific categories, and identifies exactly where your coverage falls short of current market prices.

A+ Quality Score 100/100

insurance

valuation

inflation

risk-assessment

collectibles



The connectivity layer between AI and the world's software.

Vinkius sits between AI and every application. All communication passes through Vinkius Cloud via the Model Context Protocol (MCP) — with governance, observability, and security at every layer.

Your AI Connections Run Through Vinkius Cloud

The world's largest
managed MCP catalog

Vinkius is the connectivity layer where AI connects to the software your business already runs. We handle the hosting, the security, the credentials, the uptime — you get agents that actually do things.

We operate the world's largest managed MCP catalog. Major SaaS platforms, CRMs, databases, and cloud providers — running, monitored, production-ready. This MCP server is hosted and maintained by the Vinkius Cloud for AI Agents.

The agent doesn't manage credentials, doesn't manage uptime, doesn't manage security. Vinkius does.

— Architecture principle

Four Pillars of the Vinkius Runtime

01 — Security by design

Credentials stay encrypted at rest via AES-256. The AI agent never touches raw keys — they're injected into a sandboxed V8 isolate at runtime. Actions are logged, and connections have an emergency kill switch.

03 — Deterministic observability

Eight immutable metrics per endpoint: request volume, p95 latency, error rate, active connections, cost attribution. A live payload feed logs every tool call with mutation detection.

02 — Built on MCP Fusion

This MCP server was built with **MCP Fusion**, the open-source framework (Apache 2.0) that powers the entire Vinkius catalog. Schema-as-firewall strips undeclared fields, compiled PII redaction runs at zero overhead, and cryptographic lockfiles produce git-diffable audit trails.

04 — Autonomous operations

Servers are deployed, monitored, and patched autonomously. New capabilities and security patches ship weekly. Zero-downtime deployments ensure continuous availability across all managed MCP servers.

AES-256

Encryption at rest

Ed25519

PKI vault signatures

24h TTL

Ephemeral session keys

V8 Isolate

Sandboxed execution

One Token. Instant Access.

Every MCP server on Vinkius is accessed through a **Connection Token**. Tokens are generated in the cloud dashboard and produce a unique MCP endpoint URL. Paste this URL into any MCP-compatible client — no SDK required.

A single token can serve **multiple AI clients simultaneously**, or you can issue separate tokens per client for granular access control. Each token tracks its own request count, last activity timestamp, and can be individually enabled or revoked.

MCP ENDPOINT`https://edge.vinkius.com/{token}/mcp`

Claude



Cursor



VS Code



Windsurf



Grok



Gemini

Security Is the Architecture

Security in Vinkius is not a feature — it's the foundation of the runtime. The gateway enforces multiple independent protection layers between AI agents and third-party APIs.

01 — Ed25519 PKI Vault

Every workspace has an Ed25519 Master Key. Session keys are generated ephemerally (24h TTL) and signed by the Master Key. Credentials never leave the vault boundary.

02 — V8 Isolate Sandboxing

Tool code runs inside isolated-vm V8 isolates with 64 MB memory caps and per-request timeouts. No filesystem access, no network access except through the SSRF-guarded fetch bridge.

03 — SSRF Guard

All outbound HTTP requests are DNS-resolved and validated before execution. Private IP ranges (10.x, 172.16-31.x, 192.168.x, AWS metadata 169.254.x) are blocked at the network layer.

05 — Cryptographic Audit Trail

Every request is signed into a SHA-256 hash chain with Ed25519 signatures. Events form a tamper-proof, SIEM-exportable forensic record.

04 — DLP & PII Redaction

A ResponseGuard pipeline intercepts every tool response. Configurable redaction patterns strip sensitive fields (emails, SSNs, card numbers) before data reaches the AI agent.

06 — Honeypot Trap System

Phantom credentials are injected into isolated environments. If a honeypot is used outside Vinkius infrastructure, the server is quarantined instantly.

Emergency Kill Switch

EU AI Act Art. 14(1)
Compliant

The kill switch is an **emergency halt** mechanism — not a simple toggle. When triggered, it executes three actions atomically:

01 — Server deactivated

The MCP server is immediately taken offline across the entire cluster.

02 — All tokens revoked

Every connection token is invalidated. Total lockout — reconnection blocked until new tokens are issued.

03 — WebSocket connections killed

Active connections terminated via Redis pubsub broadcast. Propagates to every runtime node in the cluster.

Full Visibility. Zero Guesswork.

The Vinkius cloud dashboard includes a full MCP Governance suite — real-time analytics and security controls for production AI operations.

Control Plane

KPI dashboard with request volume, latency, success rate, token consumption, and AI-generated operational briefings.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

Incident Log

Error trends, failure rates, status-code breakdowns, and forensic audit trail access.

Get started at cloud.vinkius.com — connect your AI agent in under 60 seconds.

Collectible Insurance Coverage Gap Analyzer MCP

4 tools available

Cloud-hosted on Vinkius

If you own high-value collectibles, you know that market prices change while insurance policies often stay static. This MCP fixes that mismatch. You can use it to see if your current policy limits actually cover the real-world value of your assets. Instead of guessing if you're underinsured, you can get precise math on your exposure.

You can check a single item to see its specific financial protection or look at an entire category to see if a sudden market spike has left you vulnerable. It also handles the math for inflation, so a purchase made ten years ago is evaluated at today's prices. It's a practical way to audit your portfolio and ensure your insurance agent is providing the protection you actually need.

Core Capabilities

01 — Inflation Adjustment

Your agent uses this to update old purchase prices to current market values.

02 — Individual Item Audits

Your agent calculates the specific payout for a single piece of a collection.

03 — Category Risk Assessment

Your agent evaluates how much risk exists within a specific group of items.

04 — Portfolio Comparison

Your agent compares total market value against total insurance limits.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/collectible-insurance-coverage-gap-analyzer — connect your AI agent in three steps.

- 01 Connect your preferred MCP-compatible client to Vinkius.
- 02 Provide your collection data or specific item values to your agent.
- 03 Ask your agent to calculate coverage, inflation, or exposure.
- 04 Receive precise financial gap analysis and valuation updates.

Connect your AI client to Vinkius to start running insurance math immediately.

Built For

This MCP is built for people managing high-value physical assets who need to verify their insurance math.

Private Collectors

They use the agent to check if their hobby is properly insured against market shifts.

Insurance Agents

They use the agent to quickly identify coverage gaps for their clients' portfolios.

Estate Managers

They use the agent to audit the value and protection of inherited collections.

What Changes When You Connect

- 01 Identifies the exact dollar amount of coverage gaps.
- 02 Adjusts historical costs for inflation automatically.
- 03 Provides a ratio of coverage to market value.

04 Groups items by category to find concentrated risk.

Real-World Applications

Annual Portfolio Review

Run a comparison between your total holdings and policy limits to see if you need more coverage.

Market Spike Response

Use inflation adjustment tools when a specific category of your collection suddenly increases in value.

New Item Integration

Check how a new high-value purchase affects your existing category limits.

Policy Negotiation

Get the specific numbers needed to show an insurance provider where your current limits fall short.

Patterns to Avoid

Ignoring inflation on old assets

❌ AVOID

You assume a vintage watch bought in 1995 is still covered by its original purchase price. This leaves you massively underinsured as the market moves.

✓ INSTEAD

Use `calculate_inflation_adjusted_valuation` to bring that historical cost up to today's actual market value.

Checking items in isolation

❌ AVOID

You verify one rare coin is covered but ignore the fact that your entire coin collection has spiked in value. You might be fine on one piece but exposed on the whole group.

✓ INSTEAD

Run `analyze_category_exposure` to see the total financial risk across your entire collection category.

Relying on outdated policy math

❌ AVOID

You look at your total insurance limit and assume it matches your collection's worth without doing the math. You don't realize a market surge has created a massive gap.

✓ INSTEAD

Use `compare_policy_vs_market` to get a direct comparison between your total holdings and your available coverage.

The Right Fit

Connect this MCP if you manage high-value physical assets and need to verify that your insurance limits match current market realities. Do not connect it if you only deal with low-value items where price fluctuations are negligible. The deciding factor is whether your asset values change enough to outpace your static insurance policy.



Collectible Insurance Coverage Gap Analyzer Tools

These tools calculate real-world asset values and compare them against your existing insurance policy limits.

#	TOOL	DESCRIPTION
01	calculate_inflation_adjusted_valuation	This tool updates a historical purchase price to reflect what that item is worth in today's market based on inflation rates.
02	calculate_item_coverage	This tool determines the exact amount of financial protection a single collectible has under your current policy.
03	compare_policy_vs_market	This tool provides a high-level comparison between your total market holdings and your total available insurance coverage.
04	analyze_category_exposure	This tool evaluates the total financial risk for a specific group of items within a single insurance category.

See It in Action

Real prompts you can use once this MCP is connected to your AI agent through Vinkius Cloud.

U My rare coin is worth \$5,000, but my category limit is \$4,000 and my deductible is \$200. How much is covered?



The covered value is \$3,800, and the uncovered gap is \$1,200.

U I bought a comic book for \$100 years ago. With a 5% inflation rate, what is it worth now?



The adjusted value is \$105.00.

U Compare my total market holdings of \$50,000 against policy limits of \$45,000 and total deductibles of \$1,000.



The total coverage gap is \$6,000, the total potential payout is \$44,000, and the coverage ratio is 0.88.

Frequently Asked Questions

01 How does this MCP help with insurance?

It calculates the difference between what your items are worth and what your insurance policy actually covers, helping you find coverage gaps.

02 Can I use this with Claude or Cursor?

Yes, you can connect this MCP to any MCP-compatible client like Claude, Cursor, or Windsurf through the Vinkius platform.

03 Does it account for inflation?

Yes, it includes a tool specifically designed to update historical valuations to reflect current market conditions.

04 Can I analyze my whole collection at once?

Yes, you can use the tool to compare total market holdings against total insurance availability for a high-level assessment.

05 What is a coverage gap?

A coverage gap is the difference between the current market value of your item and the maximum amount your insurance policy will pay out.

06 How does the tool handle scheduled items?

When using ``calculate_item_coverage``, providing a ``scheduledLimit`` ensures the tool uses the specific coverage amount assigned to that high-value item instead of the general category limit.

07 Can I adjust for inflation?

Yes, the ``calculate_inflation_adjusted_valuation`` tool allows you to update historical valuations to current market conditions using a specified inflation rate.

08 What is the uncovered gap?

The uncovered gap is the difference between the current market valuation of your collectible and the actual amount covered by your insurance policy after the deductible.

Go Live in 60 Seconds

Get your connection token from cloud.vinkius.com, then paste the endpoint URL into any MCP-compatible client.

YOUR MCP ENDPOINT

https://edge.vinkius.com/[TOKEN]/mcp

CLIENT	WHERE TO CONFIGURE
 Claude AI	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 Cursor	Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint
 VS Code	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"collectible-insurance-coverage-gap-analyzer": { "url": "..." }</code>
 Windsurf	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 ChatGPT	Settings → Tools & plugins → Add MCP server → Paste endpoint
 Gemini	Extensions → Add MCP Server → Paste endpoint URL

ASK AN AI ABOUT THIS

Let your preferred AI explain this MCP server

 Ask ChatGPT

 Ask Claude

 Ask Perplexity

 Ask Gemini

 Ask Grok

READY TO CONNECT

Collectible Insurance Coverage Gap Analyzer is live on Vinkius Cloud.

Get your connection token, paste it into your AI agent, and
start building. No SDK. No deployment. Just results.

Start at cloud.vinkius.com →

vinkius.com · support@vinkius.com

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DOCUMENT INFORMATION

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Platform	Vinkius Cloud for AI Agents
Endpoint	<code>https://edge.vinkius.com/{token}/mcp</code>

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