MCP SERVER | NO CODE | CLOUD HOSTED

Insurance Daily Cost Calculator MCP

Compare travel insurance premiums by daily burn rate.

Insurance Daily Cost Calculator MCP lets your AI client break down travel insurance premiums into daily costs. It handles the math for policy duration, premium breakdowns, and affordability comparisons so you can quickly find the best value for any trip length.

A+ Quality Score 100/100

insurance travel finance daily-cost premium

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vinkius.com/en/ai-agent-connect/insurance-daily-cost-calculator

SCAN TO VIEW

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.

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.

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.

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	Ed25519	24h TTL	V8 Isolate
Encryption at rest	PKI vault signatures	Ephemeral session keys	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.

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.

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.

06 — Honeytoken Trap System

Phantom credentials are injected into isolated environments. If a honeytoken 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.

Agent Activity

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

FinOps

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

Tool Health

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

Firewall & DLP

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

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.

Insurance Daily Cost Calculator MCP

4 tools available
Cloud-hosted on Vinkius

You can stop manually dividing premiums by trip length to see if a policy actually makes sense. This MCP gives your AI agent the math tools needed to dissect travel insurance quotes. Instead of looking at a single lump sum, you can see exactly what you are paying for every day you are away.

Your agent can use these tools to validate if a specific trip duration fits within a policy's rules or to compare two different quotes side-by-side. It breaks down the total premium into a daily rate and shows you how much of the cost is being used up. This makes it easy to spot when a longer trip actually offers a better daily rate than a shorter one. Whether you are planning a weekend getaway or a months-long expedition, you can hand the raw numbers to your AI and get a clear picture of the daily cost immediately.

Core Capabilities

01 — Daily Rate Calculation

Your agent calculates the exact cost per day for any given premium and trip length.

02 — Policy Comparison

The AI compares multiple quotes to identify which one has the lowest daily price.

03 — Premium Analysis

Your agent breaks down total costs to show the daily allocation and remaining balance.

04 — Duration Validation

The AI checks if a trip length is compatible with the policy structure.

One Click on Vinkius — From Prompt to Execution

Available at **vinkius.com/en/ai-agent-connect/insurance-daily-cost-calculator** — connect your AI agent in three steps.

01 Connect your AI client to the Vinkius hosted MCP.

02 Provide the premium amount and the number of coverage days to your agent.

03 The agent uses the specific math tools to process the numbers.

04 Receive a direct answer regarding daily costs, comparisons, or breakdowns.

Connect the MCP to your preferred client and start asking questions about insurance costs.

Built For

This MCP is built for anyone managing travel logistics or insurance procurement who needs to compare costs quickly.

Travel Agents

Hand over multiple client quotes to the AI to find the most cost-effective options.

Financial Analysts

Use the agent to break down premium costs into daily line items for budget modeling.

Corporate Travel Managers

Let the AI validate coverage durations and compare policy values for employee trips.

What Changes When You Connect

01 Eliminates manual division and math errors when comparing insurance quotes.

02 Identifies better value by focusing on daily burn rates rather than total premiums.

03 Provides a clear breakdown of how much premium is used per day of coverage.

Real-World Applications

Comparing Two Quotes

You give the AI two different premium amounts and trip lengths to see which one costs less per day.

Budgeting for Long Trips

The AI calculates the daily cost for a multi-month trip to help you plan your travel budget.

Verifying Policy Rules

Your agent checks if a specific trip duration is valid under the current premium structure.

Premium Transparency

You use the breakdown tool to see exactly how the total premium is distributed over the trip.

Patterns to Avoid

Comparing total premiums only

AVOID

You ask your agent to pick the cheapest policy by looking only at the total price of two quotes.

✓ INSTEAD

A lower total price doesn't mean a better deal if the trip is shorter. Use `compare_policy_affordability` to see which one actually costs less per day.

Ignoring policy constraints

AVOID

You assume a 90-day trip is covered just because you found a cheap premium.

✓ INSTEAD

Policies have specific rules about how long coverage lasts. Run `validate_coverage_duration` to make sure the trip length actually fits the policy structure.

Guessing the daily burn rate

AVOID

You try to estimate the daily cost by doing mental math on a complex premium.

✓ INSTEAD

Manual math leads to errors. Use `get_daily_cost` to get the exact daily rate based on the premium and coverage days.

The Right Fit

Connect this MCP if you manage travel logistics or insurance procurement and need to compare daily rates quickly. Do not connect it if you only care about the total lump sum regardless of trip length. The decision rests on whether you prioritize daily value over total cost.

Insurance Daily Cost Calculator: 4 Specialized Tools

These tools handle the math for insurance premiums and trip durations. Your agent uses them to calculate daily burn rates and compare policy value.

#	TOOL	DESCRIPTION
01	`compare_policy_affordability`	Compares the daily cost of two different insurance policies to find the better value per day.
02	`get_daily_cost`	Calculates the daily burn rate of an insurance policy based on the total premium and coverage days.
03	`get_premium_breakdown`	Shows how much of the total premium goes toward the daily cost and the remaining balance.
04	`validate_coverage_duration`	Checks if a requested number of travel days works with the policy's specific constraints.

See It in Action

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

U What is the daily cost for a $500 premium covering 20 days?

The daily cost for this insurance policy is $25.00.

U Which is cheaper: a $300 premium for 10 days or a $400 premium for 20 days?

The second policy ($400 for 20 days) is cheaper, costing $20.00 per day compared to $30.00 per day for the first policy.

U Show me the breakdown for a $1000 premium over 50 days.

The daily cost is $20.00, and the remaining balance after one day is $980.00.

Frequently Asked Questions

01 **How does this MCP help with travel insurance?**

It allows your AI client to calculate daily costs, compare different policies, and validate trip durations.

02 **Can I compare two different insurance policies?**

Yes, you can use the comparison tool to see which policy offers a better daily rate.

03 **What information do I need to provide?**

You typically need to provide the total premium amount and the number of days being covered.

04 **Does this work with Claude or Cursor?**

Yes, this MCP works with any MCP-compatible client including Claude, Cursor, and Windsurf.

05 **How is the daily cost calculated?**

The tool divides the total premium by the number of days covered to find the daily burn rate.

06 **How do I calculate the daily cost of my insurance?**

You can use the `get_daily_cost` tool by providing the total premium and the number of covered days.

07 **How do I check if my coverage duration is valid?**

Use the `validate_coverage_duration` tool to verify if your requested days meet the policy requirements.

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 `"insurance-daily-cost-calculator": { "url": "…" }`
Windsurf	MCP Settings → `mcp_settings.json` → 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

Insurance Daily Cost Calculator 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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Platform	Vinkius Cloud for AI Agents
Endpoint	`https://edge.vinkius.com/{token}/mcp`

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