

MCP SERVER

NO CODE

CLOUD HOSTED

Multi-Policy Overlap Map MCP

Map complex insurance benefits to identify coverage gaps instantly.

Multi-Policy Overlap Map MCP helps you triage insurance claims by comparing incident details against multiple policy benefit lists. Your AI client uses this to find overlapping coverage, spot missing protections, and build organized contact plans for insurers. It turns messy policy documents into actionable triage data.

A+ Quality Score 98.33/100

insurance

claims

policy

triage

overlap



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.

Multi-Policy Overlap Map MCP

4 tools available

Cloud-hosted on Vinkius

When you're dealing with multiple insurance policies, figuring out what's actually covered can be a nightmare. This MCP changes how you handle claim triage by letting your AI client cross-reference incident descriptions against verbatim policy benefits. Instead of manually hunting through PDFs, you can ask your agent to find exactly where benefits overlap or where you're left with a coverage gap. It's built to handle the heavy lifting of comparing different policy terms to see which insurer should be contacted first. You can quickly pull together a list of necessary paperwork or a prioritized plan for notifying providers. It's a direct way to move from a raw incident report to a clear, organized plan of action without the manual data entry.

Core Capabilities

01 — Benefit Mapping

Your agent compares incident details to policy text to find matches.

02 — Gap Detection

The AI identifies specific parts of a claim that lack coverage.

03 — Provider Prioritization

Your client builds a contact order based on overlapping benefits.

04 — Document Auditing

The tool generates lists of required paperwork for specific claims.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/multi-policy-overlap-map — connect your AI agent in three steps.

- 01 Connect your preferred client like Claude or Cursor to Vinkius.
- 02 Provide the incident description and the policy benefit lists to your agent.
- 03 The agent uses the MCP tools to map benefits and find overlaps.
- 04 Receive a structured plan including contact orders, document lists, or gap summaries.

Connect your AI client to the Vinkius-hosted MCP and start analyzing policies immediately.

Built For

This MCP is built for professionals managing complex insurance portfolios or high-volume claims.

Claims Adjusters

They hand off policy documents to the AI to quickly triage new incidents.

Insurance Agents

They use the tool to explain coverage overlaps and gaps to clients.

Risk Managers

They use the gap detection to identify vulnerabilities in existing policy structures.

What Changes When You Connect

- 01 Reduces manual comparison of policy benefit lists.
- 02 Identifies uncovered incident elements through automated gap analysis.
- 03 Creates structured contact lists for insurance providers.

- 04 Generates specific document requirements for claim processing.
-

Real-World Applications

Multi-Policy Triage

Compare a single accident against three different insurance policies to see which one covers the primary costs.

Coverage Gap Analysis

Check a new set of policy terms against a known incident to see what isn't protected.

Claim Preparation

Get a list of every document you'll need to submit before you even call the insurer.

Provider Notification

Organize which companies to call first when multiple policies overlap on a single benefit.

Patterns to Avoid

Manual policy comparison

❌ AVOID

You spend three hours reading through three different PDF policy booklets to see if a specific accident is covered.

✓ INSTEAD

Let your agent do the comparison instead. Use `find_benefit_overlaps` to instantly see where benefits match or diverge based on your incident description.

Vague claim preparation

❌ AVOID

You tell a client they are covered but realize later they are missing a specific required document for the claim.

✓ INSTEAD

Be precise with your paperwork. Use `generate_document_request_list` to get a specific list of exactly what is needed to move the claim forward.

Disorganized provider outreach

❌ AVOID

You call insurance companies in a random order, wasting time on providers that don't cover the primary costs.

✓ INSTEAD

Follow a logical sequence. Use `generate_contact_plan` to create an ordered list of providers based on the coverage found.

The Right Fit

Claims adjusters and risk managers managing complex portfolios should connect this MCP. If you only handle single-policy claims with no overlap, you don't need this. The deciding factor is whether your workflow requires cross-referencing multiple policy documents against a single incident.



4 Tools for Multi-Policy Overlap Mapping

These tools handle the heavy lifting of comparing incident details against policy text to find coverage gaps and contact orders.

#	TOOL	DESCRIPTION
01	generate_document_request_list	This tool produces a specific list of policy documents required to move a claim forward.
02	find_benefit_overlaps	This tool identifies shared and unique benefits by comparing them against your incident description.
03	generate_contact_plan	Use this to create an ordered list of insurance providers that need to be notified based on the coverage found.
04	summarize_coverage_gap	This tool finds specific elements of an incident that aren't covered by any of the provided policies.

See It in Action

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

- U** Find overlaps for an incident involving 'Broken Arm' with policies containing ['Broken Arm', 'Medical Care'] and ['Broken Arm', 'Dental'].



The overlapping benefit is 'Broken Arm', which is present in both policies.

- U** Generate a contact plan for the following overlap analysis: { "overlaps": [{ "term": "Emergency Room Visit", "policy_ids": [1, 2] }] }



Priority 1: Policy 1 and Policy 2 should be contacted first due to the overlapping 'Emergency Room Visit' benefit.

- U** What documents are needed for an overlap of 'Dental Cleaning' in policy 3?



The required document for policy 3 is the Dental Cleaning coverage statement.

Frequently Asked Questions

01 What AI clients can I use with this MCP?

You can use any MCP-compatible client, including Claude, Cursor, Windsurf, and VS Code.

02 Do I need to host the MCP myself?

No, Vinkius hosts and manages the MCP for you. You just connect your client and start using the tools.

03 How does it identify coverage gaps?

The tool compares the specific details of an incident against the provided policy benefits to find what is missing.

04 Can it help me decide which insurer to call first?

Yes, the `generate_contact_plan` tool creates an ordered list of providers based on the overlap analysis.

05 Does this work with any insurance type?

The MCP works with any policy benefit lists you provide, whether they are for medical, dental, or other types of coverage.

06 How does the tool determine if a benefit is overlapping?

A benefit is considered overlapping if its exact term exists in more than one policy list provided to `'find_benefit_overlaps'`.

07 Does the tool interpret policy language?

No. The tool follows a strict matching rule and only identifies matches based on verbatim terms found in the policy lists.

08 How can I see what is not covered?

You can use the `'summarize_coverage_gap'` tool to identify elements in the incident description that do not have a verbatim match in any policy list.

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>"multi-policy-overlap-map": { "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

Multi-Policy Overlap Map 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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