

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

# Property Loss Recovery Planner MCP

Organize your property damage recovery from start to finish.

Property Loss Recovery Planner MCP handles the heavy lifting of damage management. It builds prioritized timelines, identifies the specific documentation your insurance company needs, and keeps your stakeholders updated. You can also check your recovery plans against policy limits to ensure you don't overspend or miss critical deadlines.

**A+** Quality Score 100/100

recovery

insurance

planning

property

documentation



# 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

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## 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

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## 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

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## 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](https://cloud.vinkius.com) — connect your AI agent in under 60 seconds.

# Property Loss Recovery Planner MCP

4 tools available

Cloud-hosted on Vinkius

When property damage happens, the paperwork and logistics can quickly become overwhelming. This MCP acts as a project manager for your recovery efforts. Instead of guessing what to do next, you can use your AI client to build a logical, chronological sequence of actions. It helps you avoid common insurance claim pitfalls by mapping every task to the specific receipts and documentation required for reimbursement. You won't have to worry about missing a deadline or exceeding your policy coverage, as the MCP validates your plan against your specific limits. It also manages your communication by generating a schedule to notify the right people at the right time. It turns a chaotic situation into a structured, manageable process.

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## Core Capabilities

### 01 — Task Sequencing

Your agent uses this to build a step by step timeline for property repairs.

### 02 — Documentation Mapping

The AI identifies which specific receipts match your recovery tasks.

### 03 — Policy Compliance

Your agent checks if your recovery plan stays within your insurance limits.

### 04 — Stakeholder Communication

The MCP creates a schedule for notifying adjusters and owners.

### 05 — Deadline Tracking

The tool flags if your recovery steps will miss critical policy dates.

# One Click on Vinkius — From Prompt to Execution

Available at [vinkius.com/en/ai-agent-connect/property-loss-recovery-planner](https://vinkius.com/en/ai-agent-connect/property-loss-recovery-planner) — connect your AI agent in three steps.

- 01 Connect your preferred AI client to the Vinkius platform.
- 02 Provide your inventory, policy limits, and vendor details to your agent.
- 03 Let the MCP sequence your tasks and identify required documentation.
- 04 Validate the plan to ensure it meets all policy constraints.
- 05 Follow the generated notification schedule to keep everyone informed.

Connect your AI client to the Vinkius hosted MCP and start managing your claim.

## Built For

This MCP is built for professionals managing property damage claims and logistics.

### Property Managers

They hand off damage inventories and vendor lists to the AI to build recovery timelines.

### Insurance Adjusters

They use the tool to verify that client recovery plans align with policy limits.

### Restoration Contractors

They use it to track required documentation for client reimbursements.

## What Changes When You Connect

- 01 Reduces claim denials by matching tasks to required insurance documentation.
- 02 Prevents overspending by validating plans against policy limits.

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- 03** Organizes chaotic recovery efforts into a logical, chronological sequence.
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- 04** Automates the timing of notifications to stakeholders.
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## Real-World Applications

### Water Damage Recovery

Use the MCP to sequence water extraction, drying, and inspection tasks after a flood.

### Roof Repair Management

Identify the specific invoices and photos needed to get a roof repair claim paid.

### Policy Limit Auditing

Check if a large scale restoration plan will exceed the available insurance coverage.

### Stakeholder Updates

Generate a schedule to ensure adjusters are notified immediately after assessments are done.

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## Patterns to Avoid

### Ignoring Policy Constraints

#### ❌ AVOID

You create a massive restoration plan without checking if the costs fit your coverage. This leads to huge out-of-pocket expenses.

#### ✓ INSTEAD

Run your plan through `validate\_plan\_feasibility` first to ensure you stay within policy limits and hit all deadlines.

### Disorganized Documentation

#### ❌ AVOID

You collect a pile of random receipts and hope the adjuster accepts them later. You end up with denied claims due to missing proof.

#### ✓ INSTEAD

Use `identify\_required\_receipts` to map every task to the specific invoices and photos needed for reimbursement.

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## Reactive Communication

### ❌ AVOID

You only call the adjuster after a major delay or when they call you. This makes the recovery process feel chaotic and unprofessional.

### ✓ INSTEAD

Set up a proactive schedule using ``generate_notification_schedule`` to keep owners and adjusters updated as you progress.

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## The Right Fit

Property managers and restoration contractors should connect this MCP to manage complex damage claims. If you are just handling minor, single-task repairs, you don't need this. The decision depends on whether your recovery involves multiple moving parts that must align with specific insurance policy rules.



# Property Loss Recovery Planner MCP Tools

These tools handle the heavy lifting of sequencing repairs, matching receipts to claims, and keeping stakeholders informed.

| #  | TOOL                           | DESCRIPTION                                                                                                                                                               |
|----|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | identify_required_receipts     | This tool maps your recovery tasks to the exact documentation needed for insurance reimbursement. It ensures you don't lose money by missing a required invoice or photo. |
| 02 | plan_recovery_sequence         | This tool generates a prioritized, chronological list of recovery actions. It helps you decide what needs to happen first to stabilize the property.                      |
| 03 | generate_notification_schedule | This tool determines who needs to be notified and when based on your progress. It keeps adjusters and owners in the loop automatically.                                   |
| 04 | validate_plan_feasibility      | This tool checks your proposed recovery plan against policy limits and deadlines. It flags if you are about to exceed your coverage or miss a critical date.              |

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## See It in Action

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

**U** I have a flooded basement. Here is my inventory: [damaged items], my policy limits: [limits], and my available vendors: [vendors]. Please create a recovery plan.



I have sequenced your recovery tasks. First, I have scheduled the emergency water extraction via your vendor. Next, I have scheduled the structural drying and the subsequent inspection to ensure all tasks meet your policy requirements.

**U** What receipts do I need to keep for the roof repair task?



For the roof repair, you must retain the contractor's invoice, photos of the damage before and after the repair, and the proof of payment.

**U** Who should I notify once the damage assessment is finished?



Once the assessment is complete, you should notify your insurance adjuster and the property owner as per your notification schedule.

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## Frequently Asked Questions

### 01 How does this MCP help with insurance claims?

It maps your recovery tasks to the specific documentation required for reimbursement and checks your plan against policy limits to prevent overages.

### 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.

**03 Does it help prevent missing deadlines?**

Yes, the validation tool specifically checks if your proposed recovery plan misses any critical deadlines.

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**04 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.

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**05 What kind of documentation does it track?**

It identifies the specific receipts, invoices, and photos needed for various recovery tasks to satisfy insurance requirements.

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**06 How does the tool prioritize tasks?**

The `plan\_recovery\_sequence` tool prioritizes tasks based on emergency needs, temporary requirements, and critical deadlines provided in your input.

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**07 Can I check if my plan is within my insurance limits?**

Yes, you can use the `validate\_plan\_feasibility` tool to check if the proposed recovery plan exceeds your policy benefits or misses deadlines.

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**08 What kind of documentation is needed for claims?**

The `identify\_required\_receipts` tool maps your specific tasks to the necessary document types, such as proof of loss, proof of value, or proof of service.

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# Go Live in 60 Seconds

Get your connection token from [cloud.vinkius.com](https://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                                                                                         |
|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
|  <b>Claude AI</b>  | Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint                             |
|  <b>Cursor</b>     | Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint                    |
|  <b>VS Code</b>  | Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"property-loss-recovery-planner": { "url": "..." }</code> |
|  <b>Windsurf</b> | MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL                                           |
|  <b>ChatGPT</b>  | Settings → Tools & plugins → Add MCP server → Paste endpoint                                               |
|  <b>Gemini</b>   | 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

# Property Loss Recovery Planner 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](https://cloud.vinkius.com) →**

[vinkius.com](https://vinkius.com) · [support@vinkius.com](mailto:support@vinkius.com)

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DOCUMENT INFORMATION

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LICENSE & USAGE

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