

GUIDE

THE COMPETITIVE EDGE

How Embedded Protection Helps Fintechs Win Global Business

Embedded Protection and Growth



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INTRODUCTION

Executive Summary

01.



INTRODUCTION | EXECUTIVE SUMMARY

The global fintech industry has reached a point of high commoditisation, and fintechs can no longer rely on transaction fees as a primary differentiator. To maintain growth and protect margins, providers must evolve from simple transaction tools into integrated financial ecosystems.

This guide provides a strategic roadmap for leveraging embedded protection to drive merchant loyalty, capture consumer demand, and build a resilient revenue model.

You'll learn about:

Why moving beyond the transaction is essential for long term retention:

We explore how protection helps solve post sale friction for merchants and meets the 76% of consumers who want protection offers directly from their payment apps.

How to use real time transaction metadata to reach Gen Z and Millennials:

We look at the value exchange where 73% of Millennials respond positively to personalised offers with minimal friction.

A breakdown of how to optimise your subscription programs:

We explain how to use protection to drive premium tier upgrades and increase unit economics.

Why legacy claims processes destroy brand loyalty:

We provide a strategy for shifting to automated resolutions, meeting the 75% of consumers who are more likely to buy when payouts are automatic.

How to bypass the technical debt that traps 70% of technology budgets in maintenance:

We detail the advantage of a single API for launching across 60+ countries in weeks rather than years.

The following chapters provide the data and actionable insights required to transform your platform from a replaceable vendor into an essential, high margin business partner.

HOW TO WIN

Transitioning from a Mere Transaction to an Infrastructure

02.



For years, the fintech industry relied on a straightforward value proposition: speed, security, and low processing fees. However, as the global fintech market matures, the competitive landscape has shifted. According to the [2025 McKinsey Global Payments Report](#), payments revenue growth slowed to 4% in 2024, down significantly from 12% the previous year. Competing on transaction fees alone is no longer a viable strategy for long-term growth. The fintech industry is seeing a clear trend toward the consolidation of financial services as providers look to offer more integrated, value-add experiences to stay relevant.

To secure and maintain high-volume merchant relationships, fintechs must move beyond the transaction. By embedding protection directly into the merchant checkout flow, providers can transform from a utility into a comprehensive ecosystem. This evolution increases merchant loyalty and enhances the end-customer experience, making the fintech a strategic partner rather than a replaceable vendor.

Moving beyond the transaction

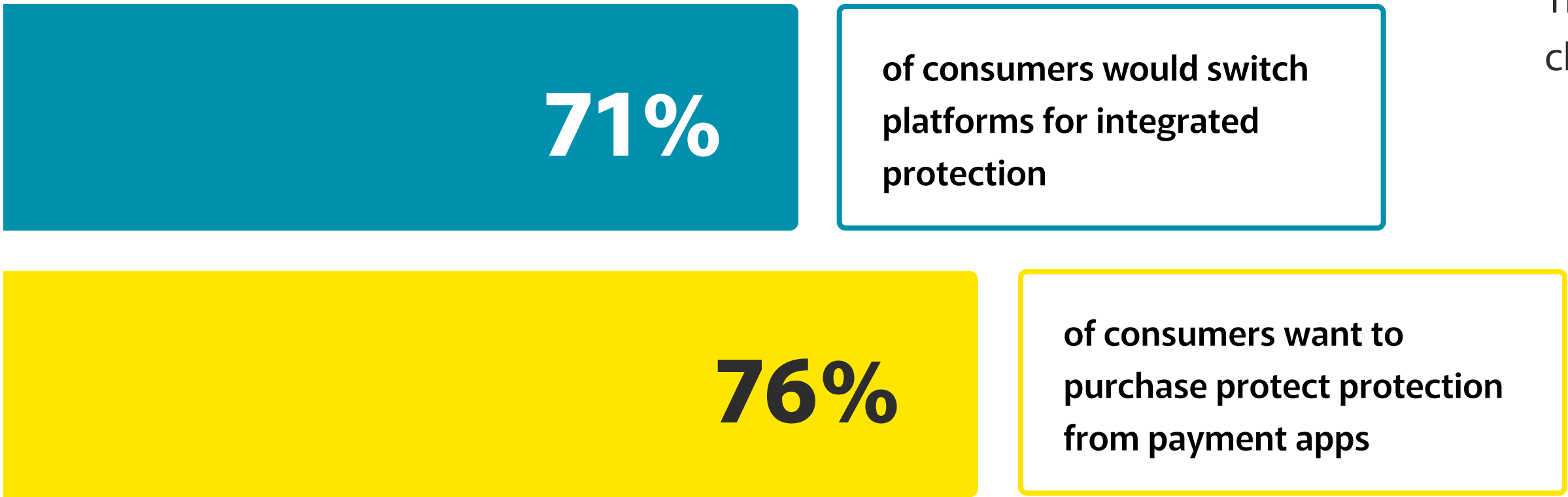
Modern commercial giants are seeking strategic partners that help them maximise customer lifetime value (LTV). Bundling protection into the checkout flow allows fintechs to co-create value that benefits both the merchant and the consumer. This approach solves a significant post-sale challenge for merchants: maintaining a positive relationship with customers during moments of friction, such as returns or damaged goods.

When protection is built directly into the payment flow, it creates a seamless journey that reduces the operational burden on the merchant support teams. This integrated experience builds merchant stickiness by proving that the fintech is invested in the long-term satisfaction of the merchant's customer base.

Capturing high-purchase intent

The demand for this level of integration is backed by consumer behavior. According to the [Cover Genius Retail Protection Report](#), 76% of global consumers are interested in purchasing product protection from their favorite brands and payment apps primarily due to the convenience of an integrated experience.

Additionally, Cover Genius recently conducted a survey of 1,400 global consumers and found that 71% would switch platforms to a provider that offers integrated protection over one that does not. By meeting this demand at the point of purchase, fintechs help merchants capture intent when it is highest, shifting the role of the fintech from a simple processor to an essential business pillar.



The Klarna model: transforming a simple payment method into a loyalty engine

Klarna

Klarna provides a blueprint for how a fintech can use embedded protection to move up the value chain. By integrating protection as a native feature within its checkout experience, Klarna does more than facilitate a payment; it provides immediate, relevant value to the end consumer.

This approach delivers a tangible competitive edge. When a fintech offers protection as part of their core value, they solve a significant pain point for the merchant: customer dissatisfaction after the sale. Through targeted, post-purchase notifications and behavioral triggers, [Klarna significantly increased protection product purchases](#). This shift ensures the customer stays within the fintech's ecosystem long after clicking the **Buy Now** button.

The Traditional Model vs. the Value-Added Protection Infrastructure

Feature	Traditional payment processor	A value-added protection infrastructure
Primary goal 	Minimise transaction fees	Maximise transaction yield and loyalty
Merchant benefit 	Lower processing costs	Increased NPS and reduced post-sale churn
Integration 	Disjointed, third-party experience with a standalone payment button	Native, embedded protection layer
Customer experience strategy 	Transactional and fragmented	Seamless, one-click, and contextual
Revenue impact 	Narrow margins on processing	High-margin fee income and increased LTV

Key takeaways



Transition from transaction fees as your primary differentiator

By embedding protection directly into the merchant checkout, fintechs transform from a commodity processor into a strategic partner that increases transaction yield.



Meet your users where they are

76% of consumers want to purchase protection from their payment apps. Meet the demand by offering embedded protection within your app for an integrated, frictionless experience.

READING THE MOMENT

The Role of Personalisation in Capturing Digital Natives

03.



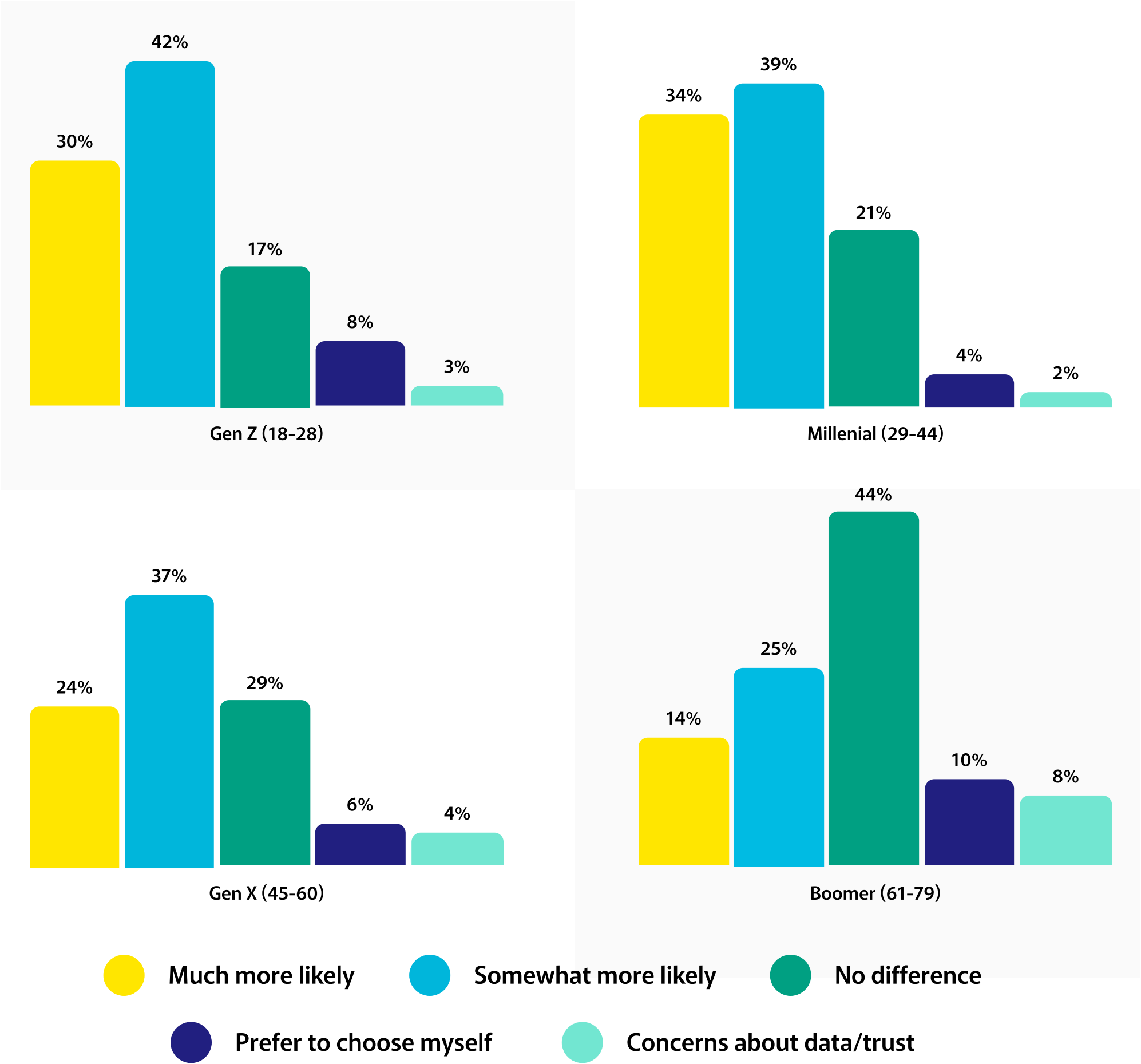
For Gen Z and Millennials, who now represent the largest portion of the global workforce, brand loyalty is a byproduct of relevance. These digital natives do not view insurance as a separate, proactive purchase; they view it as a responsive service that should exist where they already spend their time and money. As a result, the traditional one-size-fits-all approach to financial protection is no longer effective.

To capture this audience, fintechs must transition from being passive transaction facilitators to active, signal-responsive partners. This requires a deep understanding of how these generations perceive risk, value, and privacy.

The generational shift: value over privacy

A common misconception in the industry is that younger consumers are wary of sharing data. Our survey revealed that 73% of Millennials and 72% of Gen Z respondents want personalised protection offers, and remarkably, only 2-3% from each demographic expressed concerns regarding data privacy.

Imagine your credit card detects a ski trip charge and instantly offers ski-specific protection. How likely would you be to buy?



READING THE MOMENT | THE ROLE OF PERSONALISATION IN CAPTURING DIGITAL NATIVES

Not only are Gen Z and Millennials willing to provide access to their transaction behavior if the result is a more seamless, relevant experience, they are willing to pay more for the convenience. Our survey found that **41% of Millennials** would pay \$26 or more per month for a financial product with built-in protection. For fintechs, the takeaway is clear: the data you already hold is your most valuable asset for driving non-interest revenue, provided you use it to eliminate friction, rather than create noise.

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**BUILT-IN
PROTECTION**

SUCCESS!



3 key features you should consider when offering personalised protection

1 The ability to read and interpret intent data at the moment of the transaction

In a transaction-first environment, personalisation is not a checkbox at the end of a long form. Effective personalisation begins with understanding the user's immediate needs. For peer-to-peer (P2P) platforms like Venmo or Apple Pay, where users frequently engage in microtransactions, the opportunity lies in natural language processing (NLP) and Merchant Category Code (MCC) signals.

When a user sends a payment for a concert ticket or a weekend rental, they are broadcasting high-intent signals through transaction descriptions. A signal-based API, such as the Cover Genius Offer Engine, can read these metadata descriptions in real time to surface a contextual protection offer. This replaces the 10-page insurance application with a one-click notification that matches the user's immediate risk profile.

2 An embedded, integrated experience for zero-friction purchase experiences

Younger audiences often abandon digital flows the moment they encounter a detour. To maintain a native experience, fintechs must optimise the user interface without compromising their core codebase.

[XCover](#), Cover Genius's distribution platform for global, customised protection, iterates on the protection experience independently, allowing for continuous testing of copy, placement, and pricing to determine what resonates best with specific user segments. The experience is optimised in real time and remains within the partner's app. As a result, protection feels like an integrated part of the product journey rather than a third-party add-on.

3 A customised, automated claims experience

The final, and most critical, component of personalisation is the claims experience. For a generation that manages their life through a mobile interface, the claims process is the ultimate way to build trust through a quality user experience. If the experience requires paper forms or a 20-day waiting period, the brand loyalty established during the transaction is instantly erased.

Our survey found that 75% of consumers are more likely to purchase protection if it includes automatic payouts. By utilising a seamless, automated payout platform like [XClaim](#), which enables under-five-minute First Notice of Loss (FNOL) and instant payouts in more than 90 currencies, fintechs can turn a point of potential frustration into a moment of brand-defining loyalty.

Key takeaways

- 

Audit metadata for intent

Move beyond purchase amounts. Analyse transaction descriptions and MCCs to identify where your users are signaling a need for protection.
- 

Leverage the value exchange

Use the data your customers are already providing to remove steps from the user journey. The goal is to leverage the data you already have to serve your customers without form fills or paperwork.
- 

Prioritise automatic payouts

Evaluate your current protection partners based on their resolution speed. In the eyes of a digital native, a delayed payout is a failure of the platform promise.



THE PROFITABILITY PLAYBOOK

Expanding Subscription Programs to Maximise ARPU

04.



As net interest margins compress, fintechs must identify new, capital-light levers to maintain profitability. According to the [2025 McKinsey Global Payments Report](#), the shift toward non-interest income is a sustainable path toward resilient growth for modern fintech and payment platforms.

Most fintechs already operate tiered subscription programs, but many struggle to differentiate those tiers beyond basic fee waivers. By adding meaningful, bite-sized protection benefits into subscription program existing tiers, platforms can diversify revenue without the operational overhead of traditional insurance. This strategy transforms protection from a passive perk into an active loyalty driver that increases average revenue per user (ARPU) and long-term customer value.

3 strategies for a stronger subscription program

1 Expand subscription programs to drive tier upgrades

The most immediate opportunity for fintechs is to embed benefits, like device protection or travel coverage, directly into premium account tiers. This creates a compelling reason for users to upgrade from a basic service to a paid subscription.

This strategy aligns with shifting consumer priorities. Research from [Business Insider's Travel Insurance Survey](#) found that 68% of consumers are willing to pay for protection in the future for a week-long, non-business trip. When this protection is bundled as a native benefit of a premium tier, it removes the friction of a separate purchase and can justify the monthly recurring fee, serving as a primary catalyst for tier conversion.

2 Maximise yield with contextual, transaction-based upsells

While subscription-based benefits drive recurring revenue, transaction-based upsells allow fintechs to capture incremental fee income. By leveraging the Cover Genius Offer Engine, platforms can surface relevant protection offers at the exact moment a user is most receptive.

This approach significantly improves unit economics. [Research by Gusto](#) indicates that successful embedded finance strategies can drive a 1.25x to 4x increase in unit economics compared to standalone payment services. For example, when a user makes a high-value purchase on a card, the platform can offer a protection plan specifically for that item. This high-margin revenue flows directly to the top line without requiring the fintech to take on underwriting risk or manage complex regulatory filings.

3 Turn your subscription benefits into a self-funding loyalty engine

The ultimate goal for a fintech integration is a self-funding loyalty program. As the volume of transaction-based upsells grows, the commission revenue generated can eventually offset the cost of the protection benefits provided to premium members.

Beyond the immediate revenue, these bite-sized benefits create a deeper level of structural loyalty. Consumers who manage their protection within their primary financial app are significantly less likely to churn, as the platform evolves from a simple tool for moving money into a comprehensive partner for managing everyday risk.

How Cover Genius supports a strong subscription program

Layer	How Cover Genius Helps
Product design	Our team co-designs the protection bundle with you, including what coverages to include, at what benefit levels, and for which tiers.
Underwriting access	Cover Genius sources from 50+ insurers to find the right carrier fit for your specific user segments.
Integration	Our single API integration embeds protection directly into your existing subscription tiers for a streamlined CX.
Compliance	We do all the heavy lifting by handling the regulatory requirements, policy registration, and consumer disclosures across jurisdictions so your team can focus on attracting new business.
Claims	We manage the full claims lifecycle from FNOL to assessment and instant payout.
Optimisation	Cover Genius continuously improves coverage design and pricing (where permissible) to maximise value for customers.

Key takeaways



Optimise your premium tiers

Evaluate the current perks you offer through your subscription program. Replace generic, low-utilisation benefits with high-relevance protection that drives the 68% of consumers willing to pay for peace of mind.



Implement a tiered upsell strategy

Use subscription-based benefits as the hook for higher tiers and contextual add-ons as the engine for high-margin, transaction-level revenue.



Focus on fee-based resilience

Prioritise revenue streams that are decoupled from interest rate cycles to ensure stable profitability regardless of the macro-economic environment.

THE CLAIMS REVOLUTION

**Why Legacy Claims Processes Destroy Brand Loyalty
(and What to Do About It)**

05.



THE CLAIMS REVOLUTION | WHY LEGACY CLAIMS PROCESSES DESTROY BRAND LOYALTY (AND WHAT TO DO ABOUT IT)

In the fintech world, the user experience is the product. Companies spend millions of dollars perfecting every millisecond of the checkout flow for a seamless, intuitive, and fast experience. However, many of these same companies inadvertently undermine that work by partnering with legacy insurance providers whose claims processes are stuck in the analog era.

The claim is the moment of truth for any protection product. If that experience is defined by paper forms, long wait times, and manual checks, the frustration is not just directed at the insurer; it is directed at the fintech platform that facilitated the transaction.

Solving for the headache of the legacy claims process

Fintechs tend to operate with a natural expectation: every part of the customer journey should be digital, seamless, and instant. Unlike traditional banks, which have managed long-standing insurer relationships and have firsthand knowledge of how slow claims can damage a reputation, most fintechs are relatively new to the protection space. Many fintechs haven't witnessed a claims disaster yet and might not understand the true impact it can have on brand trust.

The industry data provides a clear warning. According to [Agentech research](#), approximately 70% of all customer churn in the insurance sector stems from a bad claims experience. [Accenture also reports](#) that poor claims experiences could put \$170B of global insurance premiums at risk by 2027. For a digital native, the claim is the only time they actually consume the protection service they purchased. If that experience is defined by paper forms and manual checks, the resulting frustration is directed at the fintech platform that facilitated the transaction.

Legacy insurance processes often take weeks to resolve, which feels like a small eternity in today's digital world. This disconnect creates a trust gap. While a fintech might assume that an insurance partner will handle the back end reliably, a single broken promise during the claims process can erase years of brand loyalty established through a sleek app interface.

Claims should align with the speed of your tech

To protect their brand equity, fintech leaders must demand a claims process that matches the speed and transparency of their own platforms. This requires moving away from manual assessments and toward automated, AI-powered resolution.

Consumer demand for this level of automation is high. Cover Genius's survey revealed that 75% of consumers are more likely to purchase protection if it includes automatic payouts, where no manual claim filing is required. By utilising infrastructure like XClaim, fintechs can benefit from an under five minute First Notice of Loss (FNOL) and instant payouts in more than 90 currencies. This transforms a potentially negative event into a high NPS moment, validating the user's trust in the platform.

The value of automatic payouts

When a transaction provider can offer an instant credit to a user's digital wallet the moment a covered event occurs, they are delivering on a brand promise. This level of technical agility allows global leaders to scale without the technical and regulatory debt that often hinders legacy banks. By prioritising a resolution mindset over a reimbursement mindset, fintechs can ensure their first venture into the protection space is a driver of loyalty rather than a source of churn.

75%

of consumers are more likely to purchase protection if it includes automatic payouts

THE CLAIMS REVOLUTION | WHY LEGACY CLAIMS PROCESSES DESTROY BRAND LOYALTY (AND WHAT TO DO ABOUT IT)

Unlike traditional insurance, Cover Genius owns the entire claims stack, which is what makes automation possible at scale. XClaim works in three stages:



1 Submission (FNOL)

The customer files a First Notice of Loss (FNOL) in under 5 minutes. XClaim captures the claim details and ingests any supporting documentation. File AI automatically extracts information from uploaded documents, like medical certificates, receipts, delay confirmations.



2 Assessment

ValidationBot uses AI to validate the claim against the policy terms with 90% accuracy. ClaimsBot handles automatic approval for eligible claims, removing the need for human review on straightforward cases. The system then cross-references the original policy, the claim event, and any submitted evidence, all without manual intervention.



3 Outcome and payment

Approved claims can be paid out instantly, in 90+ currencies, via ACH/bank transfer. The median claim resolution time is under three days from submission to payout. 95% of claims are approved without question, creating a seamless and easy claims experience.

Cover Genius embeds protection at the point of transaction, which becomes a compounding benefit: customers buy protection for real events, like a trip they've booked, or a product they've purchased. Customers remember who took care of them when things went wrong. An automated claims process should be treated as a core product feature, not a third-party back-end process. When a transaction provider can offer an instant credit to a user's digital wallet the moment a covered event occurs, they are doing more than just paying a claim; they are delivering on a brand promise. This level of technical agility allows global leaders to scale without the technical and regulatory debt of legacy integrations.

Customers remember who took care of them when things went wrong. An automated claims process should be treated as a core product feature, not a third-party back-end process.

Key takeaways



Prioritise resolution speed

Evaluate embedded protection vendors based on their FNOL and payout speed. In a digital-first economy, a claims process that takes longer than five minutes is a competitive liability.



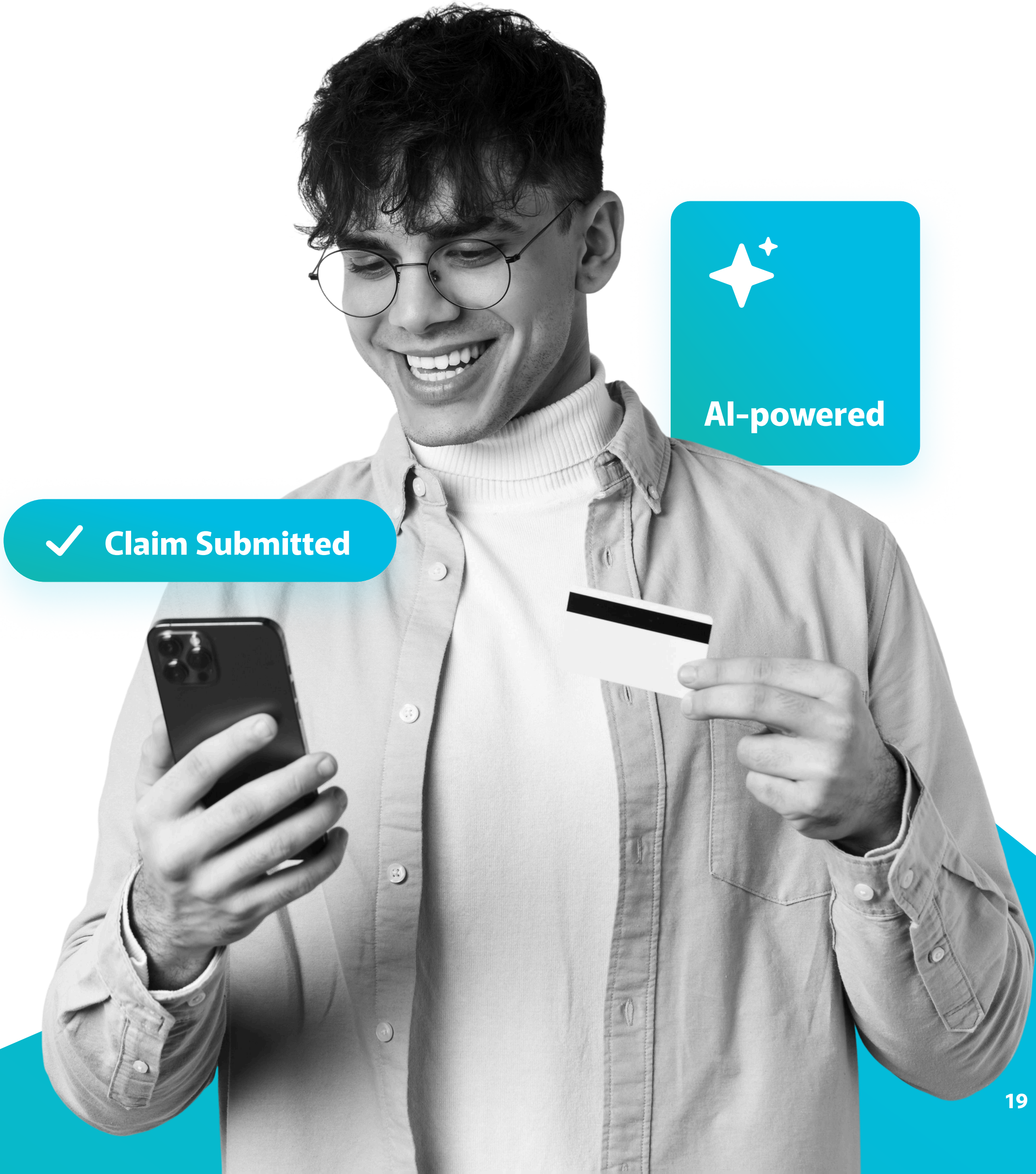
Ensure your solution includes automatic payouts

When customers need help, find a solution that ensures they get it instantly, not after weeks of paperwork. Claims should become a loyalty moment.



Get ahead of a negative claims experience

Don't wait for a negative customer experience to audit your insurance partner. Ensure your infrastructure is built for resolution from day one to protect the brand loyalty you have worked hard to build.



THE ADVANTAGE OF A SINGLE API

Prioritising Embedded Protection on Your Product
Roadmap

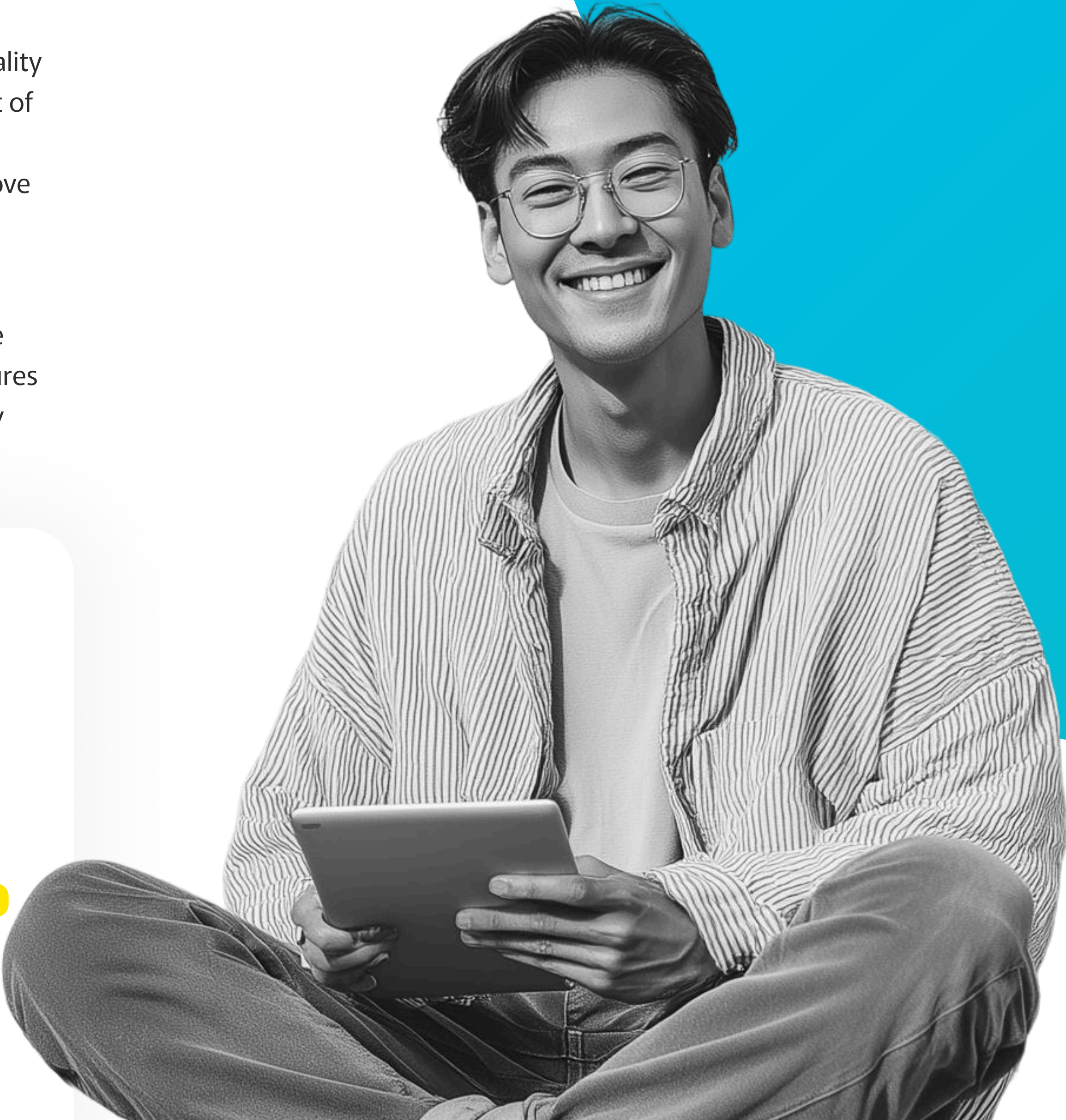
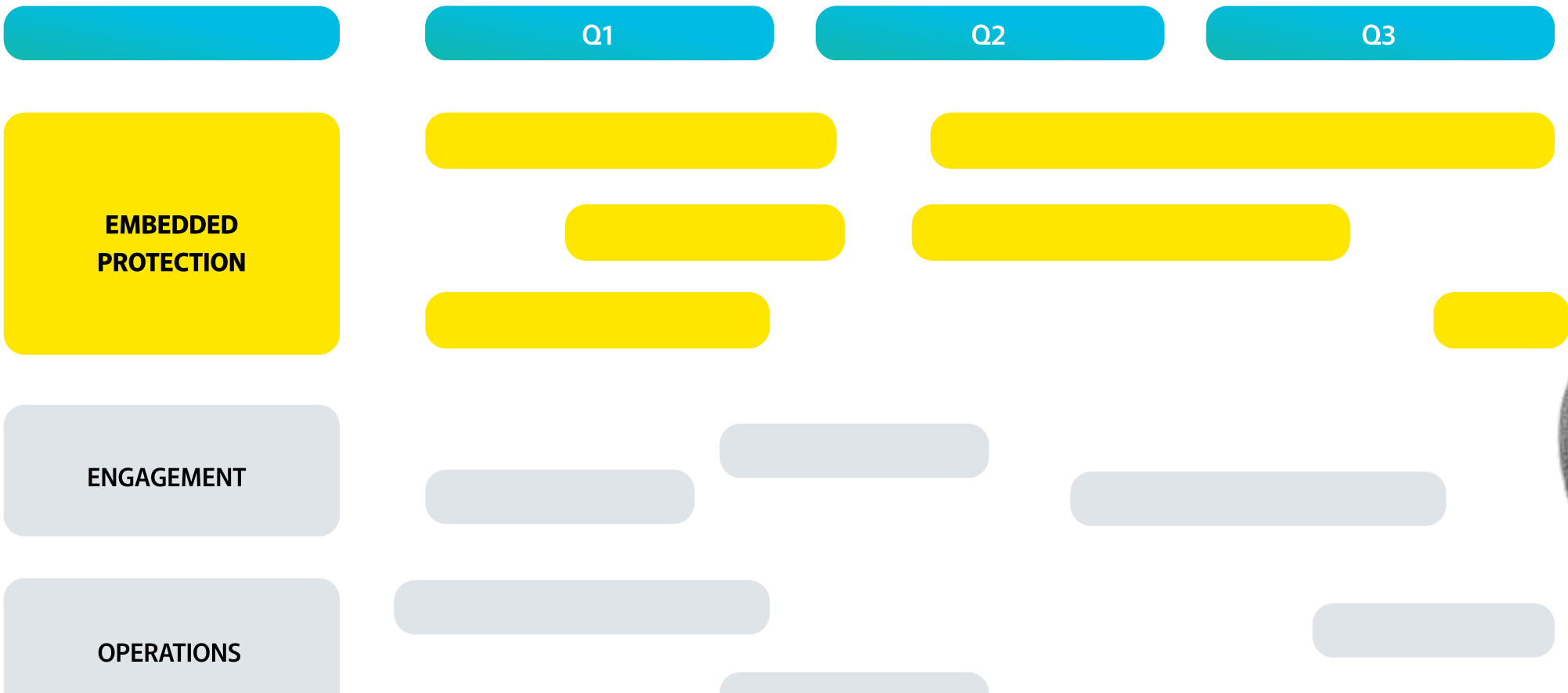
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THE ADVANTAGE OF A SINGLE API | PRIORITISING EMBEDDED PROTECTION ON OUR PRODUCT ROADMAP

Fintech product leaders are not limited by their technical ability to integrate new features. Most platforms have the engineering talent to build almost any functionality in house. The challenge, then, is not the integration itself, but the opportunity cost of what is prioritised. Every developer hour spent on a new feature is an hour taken away from another. To win space on the roadmap, embedded protection must prove its commercial impact relative to other high demand features, like AI wealth management or crypto tools.

The commercial case for embedded protection is built on its unique ability to drive both immediate revenue and long-term platform stickiness. While many app features focus on engagement alone, protection serves as a revenue multiplier that directly impacts the bottom line.

Product Roadmap



THE ADVANTAGE OF A SINGLE API | PRIORITISING EMBEDDED PROTECTION ON OUR PRODUCT ROADMAP

Here are four reasons to prioritise embedded protection on your product roadmap:



1 Embedded protection prevents churn and grows customer lifetime value

Embedded protection acts as a powerful defense against customer churn. [Data from Airwallex](#) indicates that integrating financial tools like protection can double customer lifetime value and reduce churn by as much as 64%. This happens because when a user manages their risk and their money in one place, the cost to switch becomes significantly higher.

In a market where software only features are becoming a commodity, native protection makes a platform indispensable. [Research from the Harvard Kennedy School](#) reports that users who utilise four or more integrated products from Square are 8-15 times more likely to stay. Prioritising protection on the roadmap is therefore a strategic investment in the long term health and retention of the user base.



2 A single API helps reclaim engineering resources and save time

Maintaining multiple local APIs is a significant drain on engineering talent. Recent benchmarks from [Synoptek and Deloitte](#) indicate that high growth organisations often spend 56% of their technology budgets just to keep existing systems running. This includes managing legacy applications, patching security vulnerabilities, and handling manual compliance updates.

For a fintech provider, managing 20 different local insurance APIs means 20 different maintenance cycles and 20 points of potential failure. This overhead kills innovation. By consolidating into a single API, fintechs can reallocate their engineering capacity to focus on core product features. Reclaiming a significant portion of the technology budget allows teams to prioritise wealth management tools or next generation payment rails rather than troubleshooting third party connections.



3 The right platform standardises data for global intelligence

Fragmented systems do more than just cost money. They also degrade the user experience. Research from [Intel Market Research](#) suggests that 40% of financial API implementations suffer from latency and interoperability issues when attempting to scale across borders.

A single global API provides a unified intelligence layer. Whether a user is in London, Tokyo, or New York, the data flowing back to the platform is standardised. This allows for global performance optimisation that is impossible when data is siloed across various local providers. Standardised data ensures that protection movement is just as seamless as the underlying payment rail.



4 Embedded protection increases speed to market

In a competitive industry, speed is a weapon. The technical implementation of legacy models is often just as slow as the regulatory process. While traditional insurance partnerships can take over a year to implement, global platforms can launch personalised protection products in weeks.

A single API acts as a technical wrapper. Fintechs maintain one connection that scales automatically as they expand into new territories. This architectural agility allows brands to fulfill the \$7T embedded transaction opportunity predicted by [Bain and Company](#), without being slowed down by technical hurdles.

How Cover Genius's global API can help

For fintech companies, global scale is both the opportunity and the headache. Expanding into new markets means navigating new regulators, new currencies, new languages, new carrier relationships, and rebuilding or re-integrating infrastructure at every step. Cover Genius's API is designed to eliminate that challenge.

The core promise of Cover Genius's API is simple: integrate once, deploy everywhere.

A fintech that integrates with Cover Genius gains instant access to:

- 60+ countries and all 50 US states
- 40+ languages and 90+ currencies
- 250+ licenses and regulatory authorisations already held by Cover Genius
- 50+ insurer partners across global jurisdictions

Without Cover Genius, expanding protection to a new market means finding a local carrier, obtaining regulatory approval, adapting the product, localising the experience, and rebuilding the integration. With Cover Genius, it takes 2-3 weeks.

A fintech company is uniquely positioned to benefit from Cover Genius's API because:

- 1 Fintechs are built on API infrastructure, so they don't need to overhaul their architecture to integrate Cover Genius. The integration already speaks their language.
- 2 Cover Genius's Offer Engine runs on signals like MCC codes, transaction data, behavioural patterns. Fintechs sit on exactly this kind of data. The richer the data, the more personalised and relevant the protection offer, which means higher attach rates and better customer experiences from day one.
- 3 Fintechs are fast-movers, and Cover Genius's global infrastructure means protection can scale in lockstep with the fintech's geographic expansion.

Key takeaways



Evaluate features by revenue depth

Compare new roadmap items based on their ability to drive non-interest income. Embedded protection offers a proven multiplier on unit economics that few other features can match.



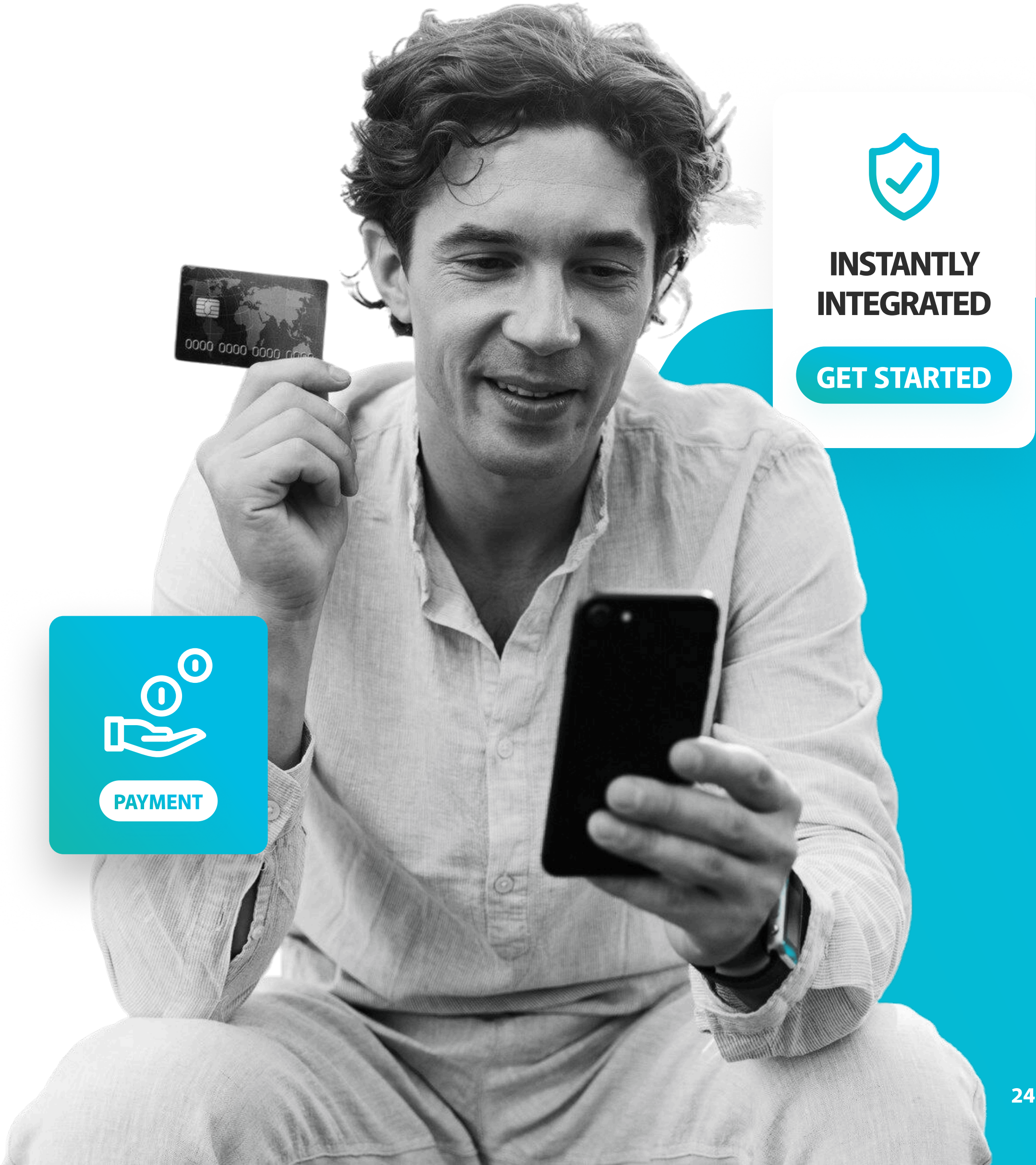
Focus on retention metrics

Investing in a feature that doubles customer lifetime value is often a better use of resources than chasing short term engagement spikes.



Streamline for engineering velocity

Use a single API to minimise the long term maintenance burden. Consolidating your global protection layer allows your team to spend less time on backend maintenance and more time on high value product innovation.



CONCLUSION

The Future of Fintech and Embedded Protection

07.



CONCLUSION | THE FUTURE OF FINTECH AND EMBEDDED PROTECTION

The global fintech landscape is no longer defined by who can process a transaction the fastest. Instead, it is defined by who can provide the most value around that transaction. As we have examined throughout this guide, the shift from a commodity utility to a protection enabled ecosystem is a compelling path for fintechs to reclaim their margins and secure long term merchant loyalty.

To succeed in an environment where revenue growth has slowed and regulatory scrutiny has intensified, leaders must treat protection not as a secondary insurance product, but as a core component of their technical and strategic architecture.

An actionable roadmap for fintech leaders

To move from strategy to execution, fintech leaders should prioritise the following three actions over the next 12-18 months:

Consolidate your tech foundation

By moving to a single API infrastructure, you can reclaim engineering resources and ensure your platform is agile enough to launch in any market within weeks.

Operationalise the value exchange

Use the transaction metadata you already hold to deliver hyper personalisation. When 73% of Millennials are willing to share data for a more relevant experience, your goal should be zero friction activation. If the user has to fill out a form, the personalisation has failed.

Make resolution your primary product

The claim is the only part of the protection journey that truly matters to the customer. Prioritise vendors that offer automatic payouts and instant wallet credits. In a digital first economy, the speed of the resolution is the ultimate driver of Net Promoter Scores and platform stickiness.

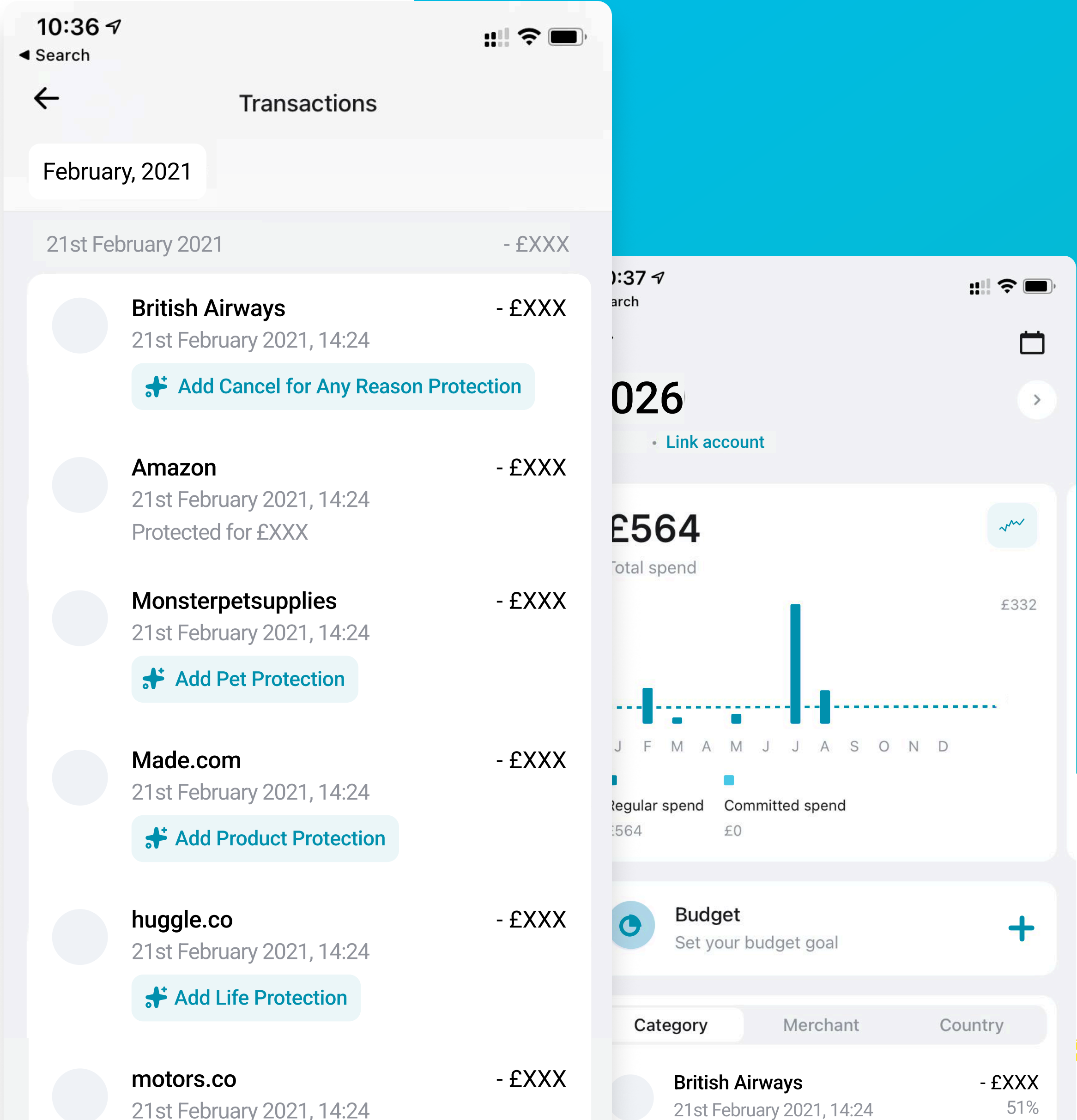
2026 outlook: The rise of agentic commerce

Looking ahead, the next frontier of embedded protection is the rise of agentic commerce. As AI agents begin to transact on behalf of consumers, the nature of risk and protection will change. We are moving toward a future where protection is not just suggested by an algorithm but managed autonomously by an agent that understands the user’s risk tolerance and budget in real time.

The market opportunity is staggering. According to [Precedence Research](#), the global embedded insurance market is valued at approximately \$188B in 2026 and is projected to reach \$2T by 2035. For fintechs that adopt a unified, API led infrastructure today, this growth represents a significant opportunity to capture high margin fee income while building a brand that users trust implicitly.

The transition to a protection enabled ecosystem is not just about adding a new revenue stream. It is about building a more resilient, customer centric version of global commerce. By bridging the gap between the transaction and the resolution, your platform can move from being a replaceable vendor to an essential partner in your customers’ financial lives.

Get a demo





About **Cover Genius**

Cover Genius is a global embedded protection infrastructure that connects your customers with the right coverage at the right time. We turn disrupted customer experiences into trust-building moments that drive high-margin growth. Our platform adapts to your global needs and any risk carrier, giving you total control over your insurance and protection program while we manage the complexity. Licensed or authorized in over 60 countries and all 50 US States, Cover Genius is trusted by the world's leading brands, like Amazon, Uber, eBay, and Priceline.

SUCCESS



Protected

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