

RISK SHARED INSURANCE THROUGH FARMING POOLS

DIVIAL WHITE PAPER



NEXT GEN INSURANCE FOR DEFI. POWERED BY PEOPLE

Know everything about us

See how Divial can protect you and your wealth.

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DIVIAL PROJECT

Our team has been working for a long time on decentralization and therefore on blockchain and more particularly on BSC.

We all know that **there are 1000 ways to lose your capital**, scam, rugpull, pump & dump scheme, useless token, smart contract bug which often leads to hacks, impermanent loss due to project where the only goal is to earn money the problem being that if someone earns money someone else loses money, **but very few to recover the losses...**

To fight this we decided to create **Divial** which will act as a shield to protect your funds.



TOKENOMICS



Pre Sales = 50.000
IDO = 7,000,000
Liquidity = 5,000,000
Owners/Dev/Mngt. = 2,500,000
Minting/Mining = 5,500,000
Absolute Supply = 25,000,000
Price: 1.0 DVL = 0.01 BNB

Pre Sale Minimum invested per investor = 0.01 BNB
Maximum invested per investor = 20 BNB Initial Digital Offering (IDO)

Minimum per investor at IDO = 0.5 BNB
Maximum per investor at IDO = 10 BNB

Tokens held by Divial will be locked for the next six (6) months and a certain amount would be released in a timely fashion. Minting There would never be more than 25,000,000 DVL Token. Any token leftover from pre-sales will go into IDO, and any leftover from IDO will go into Liquidity.

INSURANCE PLANS

- DEV POOL

We know that working as a developer on the blockchain might be extremely stressful, dangerous and hazardous.

To protect your work from hacker, bot & functionality problem we are on our way to create an additional security layer to make your journey easier.

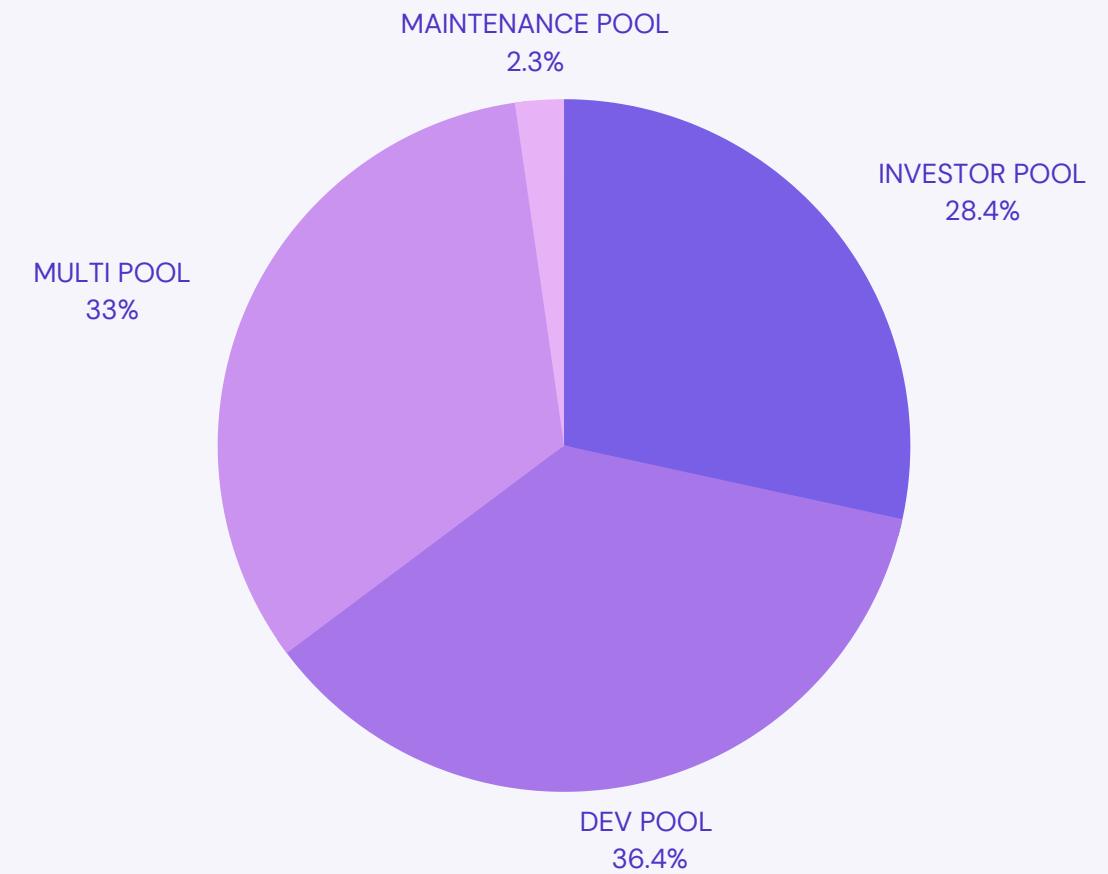
- YIELD POOL (INVESTOR)

When an individual investor wants to invest in DeFi he becomes the prey of malicious actors (bugs in smart contract, scammer, pump & dump scheme...).

By becoming an Divial member you can be sure that your hard gained money will come back to you if any major problem occurs.

Be sure that your funds are our priority !

Multi pool is simply a mix between the two others, for people who want to invest in yield farming and also dev. That allow to avoid having to pay two plans...



You choose the level of insurance you want in the pool that best suits your needs (developer or investor).

Each of these pools has "sub-plans", for example, if you bring the equivalent of \$129 per month in DVL you will get 98% coverage of your capital up to a maximum of \$20,000 (which must first be put into one of our future wallet and which will serve as a guarantee that your capital will not exceed the maximum allowed).

If a loss should occur due to a PROVEN bug or scam you will then be refunded 98% of the lost amount (80% once the dispute is confirmed and 18% will follow and will be provided via fees generated during exchanges made via DVL Wallet)

DECEASED TRANSFER

You know as well as we do, if a crypto currency holder dies without having transmitted his private key(s) to a member of his entourage his funds will remain blocked until the end of time.

To fill this gap we have created a smart contract that will allow to choose 2 beneficiaries in case of death. To start the transfer process, all you have to do is send a death certificate to one of our intermediaries who will validate the transfer.

The funds should be on your DVL Wallet into the "Deceased Transfer" section of the app. The fees for this type of transfer are 2%.

If our company were to close down, the transfers will still be carried out because our service providers have a lifetime contract and are therefore obliged to honor all requests if the documents provided are valid.

More in depth...

A simple BEP-20 compatible token will be created to serve as the key internal incentive mechanism to bind the mutual together.

A continuous token model will be used so that tokens can be purchased at any time but at a variable price. This contrasts to more common ICO type approaches where there is a fixed purchase period with set price change points, followed by a speculation-driven market on exchanges.

The token price will vary based on 1) funding level of the Capital Pool and 2) the minimum amount of capital required to support existing covers (which provides a link to business growth):

Price also varies with the amount of capital required to support existing cover. $TP = A + \frac{MCR_{BNB}}{C} \cdot MCR\%$ TP = Token Price in BNB MCRBNB = The minimum amount of capital required to support existing covers, Minimum Capital Requirement, in Ether.

The MCR is calibrated to a 99.5% solvency level. MCR% = Ratio of Capital Pool funds to the Minimum Capital Requirement.

A and C = Fixed constants, to be calibrated based on the prevailing Ether price before launch. Tokens can only be created in the following ways:

1. INITIAL TOKENS – Some tokens will be set aside for founders and early contributors when the contract is deployed.

2. PURCHASED VIA THE TOKEN PRICE MODEL – Anyone, at any point, can purchase tokens via the token price model. When funding is required (ie low MCR%) the price will be lower to encourage funds to be placed.

Conversely the token price increases when funds are more plentiful. Price also increases based on the business growth (represented by growth in the MCR) which places a natural throttle on token issuance. The token model ensures a balance is reached between adequate compensation for the risks taken by early participants and allowing future members to join at any time.

3. CLAIMS ASSESSMENT REWARDS – Additional member tokens are allocated as an incentive to perform claims assessment. This will be limited to a fixed percentage of the cost of cover.

4. RISK ASSESSMENT REWARDS – Additional member tokens are allocated as an incentive for participating in risk assessment.

5. GOVERNANCE – Additional member tokens are allocated as an incentive for participating in governance. While the supply of member tokens is not fixed all methods of generating new member tokens require a specific contribution to the mutual. Contributions are made as either funds or services (claims assessment, risk assessment or voting in governance).

Policy Holder:

1. A user that pays a fee (the Premium) for a Coverage policy against Coverage Events that could potentially affect Project X.
2. A portion of the Premium, 20%, goes directly to the Reinsurance Pool. 80% goes to the Coverage Providers.
3. Policy Holders pay for Coverage using BUSD (a stablecoin).
4. The price of Coverage is based on:
 - 4.1. Time of Cover – from 1 to 52 weeks
 - 4.2. Utilization Ratio of the Project X Coverage Pool.
 - 4.2.1. Amount of Active Coverage;
 - 4.2.2. Amount of Capital in the Coverage Pool;If the Active Coverage equals 100 BUSD and the overall capital in the pool equals 1,000 BUSD, then the Utilization Ratio is 10%.
 - 4.3. Participation of the Reinsurance Pool in the underlying project (V2).

Coverage Provider:

1. Can be anyone, even the projects themselves.
2. Provides BUSD on the risk taking side of the Project X Coverage Pool.
3. Jointly entitled to 80% of all Premiums paid for Coverage against the Project X Coverage Pools in exchange for providing capital to the Project X Coverage Pool. The individual yield rewarded to a Coverage Provider is proportionate to the amount of capital they provided to the Project X Coverage Pool.
4. Upon a successful claim, Claimant is rewarded with funds provided by the Coverage Providers, up to their policy maximum. Coverage Providers share in the loss proportionately to the amount they contributed to the Project X Coverage Pool.

all about coverage and yields

Coverage Provider:

1. PY is clearly displayed for each pool on the platform. The APY consists of up to 3 different assets: Bridge Mutual tokens (BMI), BUSD (stablecoin), and Project X's token (this is not always the case).
2. Yield is distributed to Coverage Providers on a daily basis.
3. The APY of a pool scales with its Utilization Ratio; for example:
 - 3.1. The Utilization Ratio of Project X Coverage Pool is 10%.
 - 3.2. The annual cost of the Premium is 10%.
 - 3.3. A random user wants to buy a \$1,000 coverage policy for 12 weeks.
 - 3.4. He has to pay $100 \text{ BUSD} * (12/52 \text{ weeks})$, which is 23 BUSD.
 - 3.5. 23 BUSD will be distributed to the Coverage Providers of that pool over 12 weeks (minus any Protocol Fees).
 - 3.6. Assuming there is 1,000 BUSD in the pool, the APY would be 10%.
4. Yield is realized on the day a user exchanges their bmixCover for BUSD; for example:
 - 4.1. A random user deposits 100 BUSD into a pool with 20% APY.
 - 4.2. He receives 100 bmixCover in exchange, which represents his deposit.
 - 4.3. After 12 weeks, he wants to withdraw his bmixCover, which is then worth 105 BUSD (due to the 20% APY).
 - 4.4. He burns 100 bmixCover on the platform to receive 105 BUSD in exchange.
5. The Coverage Provider Yield from the Premium paid in BUSD is added to the pool every block (or epoch), increasing the balance of BUSD in the Project X Coverage Pool.
6. The yield is compounded, which increases the depth of the Project X Coverage Pool.
7. BUSD in Project X Coverage Pool is used by the Capital Pool to generate yield for the Protocol.(V2)