Manual Of Soteria Mutual

Catalog

1. Preparation .......... 2
2. Registered Members .... 5
3. Token Swap .......... 5
4. Buy Insurance ......... 7
5. Claim ................. 9
6. Stake ................ 10
7. Claim Assessment .... 13
8. Reward Collection ... 16
9. Data Statistics .......... 17
1. Preparation

1.1 Log in to the Binance exchange and purchase a certain amount of BNB for the on-chain transfer fee and for purchasing cover.

![Binance Exchange](image)

1.2 Open MetaMask and click the networks dropdown to add the Binance Smart Chain network.

![MetaMask Binance Network](image)

1.3 Click on Custom RPC and enter the parameters for the BSC network.

You can also refer to the following link:
Network Name: Binance Smart Chain
RPC URL: https://bsc-dataseed.binance.org/
Chain ID: 56
Currency Symbol: BNB
Block Explorer URL: https://bscscan.com
1.4 Copy your MetaMask wallet address, then select the BSC network for transferring BNB to your MetaMask wallet.
1.5 Open [https://app.soteria.finance](https://app.soteria.finance) link to MetaMask and enter the Soteria platform.

2. Registered Members

2.1 Once you enter the welcome screen, you need to click on the bottom to pay the membership fee. You can become a member of Soteria only after successfully paying 0.1 BNB. After becoming a member, the user can perform other operations.

3. Token Swap

3.1 After registering as a member, you will be taken to the overview page. On this page, users can see data about SOTE balance, cover deposits, pooled staking, etc.

3.2 After clicking Swap, you can enter the Swap interface, in which users can exchange between BNB and SOTE and between SOTE and WSOTE. When users carry out swaps between tokens, such as SOTE to BNB or SOTE to WSOTE, they need to click approve at the top of the page for authorization.
3.3 When you click Approve, the authorization page will pop up, and you can enter the corresponding quantity by yourself or select the maximum value. If you want to continue the operation after you have used the authorization amount, you need to re-authorize it. If you choose the maximum amount, you do not need to do it again. Later functions, such as Stake and Cover, also require authorization.

3.4 WSOTE is a standard BEP20 token, and the exchange between SOTE and WSOTE follows a 1:1 ratio. Users can recharge their wallets by converting SOTE to WSOTE. You can also top
up the WSOTE in your wallet to the address assigned to you on the Soteria platform, convert it to SOTE and then participate in purchasing insurance, etc.

4. Buy Insurance

4.1 Clicking on cover will take you to the cover screen. Here you can see which Cover you have purchased, and what Claims you have applied for. When you click on Buy cover, you will be redirected to the purchase page.

4.2 On the purchase page, users can filter to insure smart contracts or custodians.
4.3 After selecting the appropriate item, click Select to enter the specific purchase screen for that item. This page requires the user to fill in the amount and the number of days to be insured. The insured amount can not exceed the total amount of the project's capacity, the minimum number of days insured is 30 days, and the maximum number of days insured is 365 days.

4.4 After filling in the relevant data, click on Get quote to go to the next page. In this screen, the user can choose to pay for the relevant insurance with either BNB or SOTE. After the user has clicked on the relevant statement to confirm, they can click buy cover to complete the purchase process.
4.5 After successful purchase, users can see the content and status of the purchased insurance in the Cover Insurance screen, such as insurance in force, insurance expired, claim submitted, etc.

5. Claim

5.1 Once the insurance purchased by the user is in effect, the user can click on Claim to enter the claim screen. Then click Submit claim to file a claim.
5.2 Once a claim is submitted, the status of the insurance purchased by the user will change. Under the claim option, you can see the current state of the insurance claim, such as accepted, rejected, etc. If the claim is rejected, the user can initiate another claim, up to 2 times for the same insurance.

6. Stake

6.1 After clicking on Stake, the user will enter the Stake overview screen, which will show how many SOTEs the user has Staked and the amount of rewards earned.
6.2 Users can click start staking to enter the staking interface. You need to fill in the number of SOTEs you want to top up in the top up screen. The minimum top up is 20 SOTEs, then select Add more projects at the bottom. Select the projects you want to stake, you can add more than one, then select Next.

6.3 There is a minimum stake of 20 SOTEs per project, rechargeable SOTEs can stake multiple projects at the same time.
6.4 Confirm Stake. After selecting the amount to stake, proceed to the next step. Finally confirm the Stake data and click Confirm Stake.

6.5 After a user takes a stake, he can see his overall stake data in the stake screen. Through each panel, users can easily recharge, stake, unstake and take rewards, etc.
6.6 When the user clicks on unstake, it will switch to the unstake interface. Through this interface, users can perform unstake operations. Each unstake operation is a minimum of 20 SOTEs. The unstake process takes 90 days.

7. Claim Assessment

7.1 Once the user clicks on Claims Assessment, the page will switch to the Claims Assessment screen. Under the Claims option, you can see the general status of each project on the Soteria platform. Click on Assess after the submitted claim to enter the claim assessment screen.
7.2 When you want to evaluate an insurance claim, you must first stake a certain number of sote to become an evaluator. By clicking on the stake option on the claim screen, you can fill in the number of SOTEs you want to stake and the number of days you want to stake them for, and then click on the confirmation button to become an assessor. However, before doing so, please do not forget to authorize first.

7.3 After becoming an evaluator, the user can also increase their stake or extend the time of a stake based on the original stake.
7.4 Once you become an assessor, you will be able to evaluate the insurance claims of the users on the platform. Once the evaluator enters the claim evaluation screen, he or she will need to fill out a questionnaire about the actual situation of the insured item, and the results will be used as the basis for the evaluation.

7.5 After the evaluator user fills out the questionnaire, the system will calculate the answers and give you the evaluation result. At the same time, you can also use this interface to increase your stake to get more rewards and increase your voting rights.
7.6 Once an assessor user has evaluated an insurance claim, the status of that claim will appear under the Assessment option, allowing the assessor user to follow the progress of the insurance claim he or she has evaluated.

8. Reward Collection

8.1 After clicking on the REWARD screen, the user can see through this screen the number of rewards they have earned and how they have earned them, such as STAKE, claim assessment, governance, etc. The SOTE rewards earned can be withdrawn by the user by clicking on Withdraw all.
9. Data Statistics

9.1 After clicking on the stats screen, users can view the overall data of the current Soteria platform, including cover amounts, premiums paid, capital pool size, amount staked.