

Adventurer's Insurance

Sir or Madam,

Hail and well met. If you have found this letter, it means that you are likely a daring adventurer seeking both gold and glory. My name is Lakrius Afelton Guy, owner and founder of Guy&Co., an exciting new enterprise set on helping individuals such as yourself. Our business model revolves around the idea of pooling resources from peoples all across the world to help explorers and warriors when they fall on harsh luck and ensure they can continue their endeavors unimpeded.

I am excited to announce that by finding this letter you are prequalified for membership with the Guy&Co. family. To join, all you need to do is attune to the card you find attached to this letter. Once attuned, you can use your card as proof of membership with Guy&Co. Insurance Enterprises, and make use of the many following benefits:

- Free lodging at select taverns and inns across the world
- Discounts on services related to upkeep and purchasing of adventuring gear, including weapons, armor, and spellcasting components.
- Coverages for rented mounts and vehicles
- Coverages for healing received through select clerical institutions
- On-demand magic, provided by our team of expert spellcasters from any location

You will also be able to speak to one of our expert adventuring logistical assistants when you run into trouble. You may also speak with them about upgrading your plan from the standard Copper Plan to our Silver, Gold, Platinum, or Adamantine Plans, which unlock new benefits and services for your disposal. The terms and conditions of your plan can be found inscribed on your member card

We hope that you will make the smart choice and help Guy&Co. Insurance Enterprises help you and your party

Lakrius Afelton Guy

CEO, Owner, Founder, Entrepreneur, Benefit-Coordinator, and Guy&Co. Family-Member

-Guy&Co. Insurance Enterprises-

Membership Card

Wondrous Item, Varies (requires attunement)

This small card is made of metal and has the name of the attuned character etched into its back. While attuned, you can use a bonus action to summon the card or dismiss it to a pocket dimension.

The type of metal from which the card is made and the benefits it instills while attuned depends on the type of plan that the player holds: Copper (Common), Silver (Uncommon), Gold (Rare), Platinum (Very Rare), Adamantine (Legendary). When found as part of a letter, all cards start as Copper

Speak to a Representative: Your insurance card acts as a *Sending Stone*, connecting you to an adventuring logistical assistant, who will try to assist you with any inquiry you may have. If you would like to make a change to your coverage and plan, including increasing your plan's subscription tier, you must make use of this feature. Advancing to the next highest tier of your membership has the following prerequisites:

<i>Tier</i>	<i>Prerequisites</i>
Copper	None
Silver	3rd level adventurer & 50 GP*
Gold	5th level adventurer & 500 GP*
Platinum	7th level adventurer & 5,000 GP*
Adamantine	9th level adventurer & 50,000 GP*

*the gold pieces associated with advancing to the next highest tier reflects a one time cost which is consumed from the coins in your possession when the advancement is made

Room Coverages: When presented to a representative of a tavern or inn within the Guy&Co. family (DMs discretion), you can receive lodging for yourself. The quality of establishment for which this benefits applies and any additional benefits depends on your plan:

<i>Tier</i>	<i>Qualified Rooms (Cost of Room per Day)</i>	<i>Additional Benefits</i>
Copper	Squalid (1sp) for up to 1 day	One complimentary meal per day (served at the establishment)
Silver	Modest (2sp) for up to 3 days	Same benefits as Copper + free stabling

		of mounts
Gold	Comfortable (2gp) for up to 5 days	Same benefits as Silver + coverage of all of your meals served at the establishment (including one complimentary beverage per day)
Platinum	Wealthy (4gp) for up to 1 week	Same benefits as Gold + unlimited access to local carriage services associated with establishment
Adamantine	Aristocrat (10gp) for up to 1 month	Same benefits as Platinum + a letter of introduction from the CEO of Guy&Co for meeting with individuals or attending parties

After this service has been used for the maximum number of days listed for your plan, your card is marked as having used this benefit fully, and you cannot use them again until the beginning of the following month.

Equipment Services: When presented to a representative of a workshop or store within the Guy&Co family (DMs discretion), you can gain a discount on a purchase or service provided by the institution. Roll the die associated with your plan to determine the value discounted from the total (rounded down to the nearest copper piece).

<i>Tier</i>	<i>Discount Percent (%)</i>
Copper	d4
Silver	d8
Gold	d12
Platinum	d20
Adamantine	d100

Once you have used this feature, your card is marked as having used this benefit, and you cannot use it again until the following dawn.

Mount/Vehicle Damage Coverage: When a mount or vehicle which was rented from another party is damaged (or killed), your plan will cover the costs associated with reimbursing the owner(s). How frequently you can benefit from this coverage varies with your plan:

<i>Tier</i>	<i>Frequency of Reimbursement</i>
Copper	Once per year
Silver	Once per month

Gold	Once per week
Platinum	Once per day
Adamantine	Unlimited

Clerical Services: When you seek healing from a cleric working within an organization within the Guy&Co family (DMs discretion), the cost of the services (including expended spellcasting components) can be covered by presenting your membership card. The extent of this coverage depends on your plan.

<i>Tier</i>	Covered Clerical Services & Spellcasting**
Copper	<i>Healing Word, Cure Wounds</i>
Silver	Same as Copper + <i>Lesser Restoration</i>
Gold	Same as Silver + <i>Death Ward</i> Also covers cost of up to 1 Potion Healing and up to 1 vial of Holy Water per week*
Platinum	Same as Gold + <i>Greater Restoration</i> Also covers cost of up to 1 Potion of Greater Healing per week*
Adamantine	Same as Platinum + <i>Regenerate</i> Also covers cost of up to 1 Potion of Superior Healing per week*

*coverages on potions are limited to those available through clerical organization and their supplies.

**coverage of clerical spellcasting only applies to services to your person

Magic On-Demand: By quickly contacting one of our arcane experts, you are able to channel powerful magic through your membership card. The spells which you have access to through this service varies with your plan, and you can only cast each of the spells available to you once per day while you are holding the card. You ignore any material components when casting each of the spells this way.

<i>Tier</i>	<i>Spells</i>
Copper	<i>Tenser's Floating Disk, Comprehend Languages</i>
Silver	Copper Plan Spells + <i>Darkvision, Knock</i>
Gold	Silver Plan Spells + <i>Phantom Steed, Water Breathing</i>
Platinum	Gold Plan Spells + <i>Arcane Eye, Locate Creature</i>
Adamantine	Platinum Plan Spells + <i>Legend Lore, Passwall</i>

Although cast remotely by an insurance team member, you are treated as the caster of each of these spells, and the DC for any saving throws associated with each spell is 15.

Curse: At each dawn some amount of currency is removed from the player's possession to cover the cost of the insurance. This value varies depending on the tier of plan that the player is subscribed to

<i>Plan</i>	<i>Cost per day</i>
Copper	5 SP
Silver	1 GP
Gold	3 GP
Platinum	12 GP
Adamantine	60 GP

This cost will only be taken from coins in the player's possession. The card magically creates coins in the same mint as that taken if change is required. If the player does not have enough coins on a given day to supply the cost, they gain one level of exhaustion. If the player dies while carrying levels of exhaustion from this curse, their soul becomes trapped in their membership card. The card then reverts to being copper and a new introductory letter manifests around it wherever the player died.