



API Documentation

VERSION 3.0

Quotes & Purchase Travel Insurance Products

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Introduction

The Need

Insubuy®, LLC has been a pioneer in the US travel insurance market for almost two decades. Its website insubuy.com is a marketplace to get instant quotes from multiple products, compare them side by side and make an instant purchase online.

Insubuy, through its BrokersNexus® program, provides a customized white label website with essentially all the functionality of insubuy.com to each of their sub-agent. Each sub-agent can have a customized subdomain such as <https://sample.brokersnexus.com> with their contact information, logo and a wide variety of customization options. More details can be found at <https://brokersnexus.com>. BrokersNexus is more than sufficient for most sub-agents as it is convenient and instantly available after sign up. There are no monthly fees, no development costs and no

technical expertise is required.

For more technical savvy sub-agents that may already be selling other products (such as financial products, travel related products such as airline tickets) and would like to bundle insurance along with it, or sub-agent that would like to offer travel insurance products from their country along with the US products, or offer them in a language that Brokers Nexus does not offer (other than English, Spanish, and Chinese) or have a completely different workflow, Insubuy provides OmniSecure® API.

Features

OmniSecure API currently supports travel medical insurance products for people traveling anywhere outside their home country.

OmniSecure API is a REST based API and allows the sub-agent to send a JSON request to get the instant quotes from multiple insurance products. The quotes can be consumed and displayed in any matter suitable, along with accompanying information about the products.

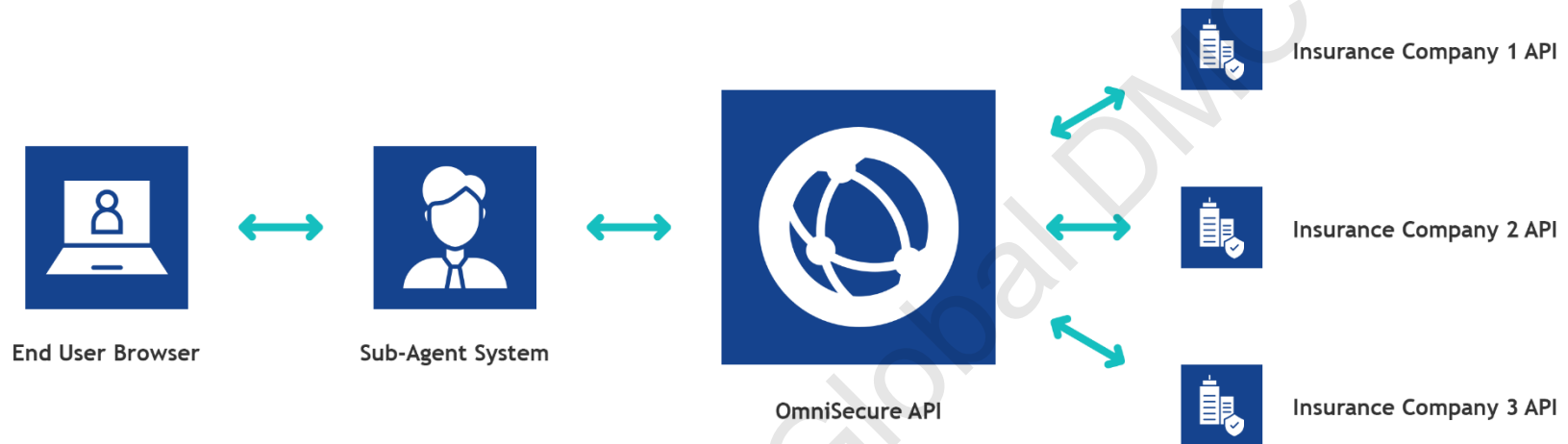
Once the customer chooses a specific insurance product, it allows to send another JSON request to make the purchase.

It is important to keep in mind that it covers multiple insurance products from several insurance companies. Different insurance companies have different rules for their different products. Even though OmniSecure API provides a fairly consistent API across all of its insurance products, there are several business rules that are specific to each insurance product and must be followed for successful operation.

OmniSecure API eliminates the need to become familiar and implement each insurance company's API separately.

How the API Works?

Even though the OmniSecure API provides flexibility to the sub-agents in consuming the API in a wide variety of manners, it would generally function in the below manner:



Getting Started

Before you can begin using Insubuy's OmniSecure API, you must be signed up with Insubuy as a sub-agent.

Environments

Insubuy has two different environments that can be used but initial development should start with our Beta (Test) environment before switching to production to ensure requests are working as expected. Below are our test and production domains. Specific URLs to obtain access token, quote and purchase are provided in the respective sections below.

Beta URL (Test):

<https://www.insubuytest.com:13595/>

Production URL:

<https://www.insubuy.com/>

Swagger UI

Please refer to the swagger documentation below **for code models and structure** on our Quote and Purchase API requests and responses:

<https://www.insubuytest.com:13595/swagger-ui.html>

Please send the request to agent@insubuy.com for the username and password.

Authorization

Authorization Request

All API endpoints require authorization. Once you are registered as sub-agent with Insubuy, username/password credentials for API access can be requested by contacting at agent@insubuy.com.

NOTE: These login credentials are not the same as your BrokersNexus login credentials and will only be used to authorize access to our API.

Obtaining an Access Token

Once you are provided with the appropriate credentials, you can then obtain an access token with a post request (see below):

Posting URL (Beta / Testing):

<https://www.insubuytest.com:13595/api/omniseure/token/>

Posting URL (Production):

<https://www.insubuy.com/api/omniseure/token/>

Posted content should be as follows:

```
{
```

```
  "username": "testagent1",
```

```
"password": "testagent1pwd",  
"affiliateId": "johnsmith"  
}
```

Responses from the call:

Wrong Username / Password:

```
{  
  "status": "error",  
  "data": {  
    "errorMessage": "Invalid username/password supplied"  
  }  
}
```

Wrong affiliateId:

```
{  
  "status": "error",  
  "data": {  
    "errorMessage": "Invalid affiliate"  
  }  
}
```

Successful validation of the credentials returns a token with 30 minutes expiration. Example response:

```
{  
  "status": "success",  
  "data": {  
    "token": "eyJhbGciOiJIUzI1NiJ9.eyJzdWUiOiJ0ZXN0YWdlbnQxliwiaWF0IjoxNTc2ODczODk3LCJleHAiOiJlNzY4NzU2OTd9.-  
1z_m4HHphEH1IRHimiq-ct-fPg2TTVki04IzM3Jn8",  
    "expiration": "\"2019-12-20T21:01:37.351+0000\""  
  }  
}
```

Calling API with Access Token

After obtaining the access token, you can now make API calls with a Bearer Authorization Header Call with the token value obtained.

When the token is invalid or expired, following error is returned:

```
{
  "message": "Access denied: Authorization token invalid or expired"
}
```

Quote API - Travel/Student Medical Plans

Posting URL (Beta / Testing): <https://www.insubuytest.com:13595/api/omnisecond/quote/>

Posting URL (Production): <https://www.insubuy.com/api/omnisecond/quote/>

Data Object: QuoteQuery

Data Elements

Data Element	Allowed Values/ Format	Rules	Required
affiliateId	String	Affiliate ID - Assigned by BrokersNexus Must be an active and valid affiliateId	Yes
quoteType	String	Quote Type For Travel Medical pass "travelmedical" For Student Medical pass "studentmedical"	Yes
startDate	Date (MM/DD/YYYY)	Coverage Start Date Must be today or a future date and on or before the end date.	Yes
endDate	Date (MM/DD/YYYY)	Coverage End Date Must be today or a future date and on or after the start date.	Yes
citizenshipCountry	String	Citizenship Country	Yes

		3-character country code. See Appendix A	
policyMaximum	Number	<p>Policy Maximum Range</p> <p>One of the below values must be passed for travel medical quote type:</p> <p>5 - \$10,000 to \$25,000 20 - \$50,000 to \$60,000 30 - \$75,000 40 - \$100,000 to \$110,000 50 - \$130,000 to \$200,000 60 - \$250,000 70 - \$500,000 to \$550,000 80 - \$1,000,000 to \$1,100,000 90 - \$2,000,000 100 - \$5,000,000 110 - \$8,000,000</p> <p>Not required for Student Medical quote type</p>	Conditional
primaryAge	Number	<p>Age of Primary Insured</p> <p>Must be 0 or greater.</p>	Yes
spouseAge	Number	<p>Age of Spouse</p> <p>-1 if no spouse in the quote. Otherwise pass 18 or greater. When primary is a minor (less than 18 years), spouse is not allowed. Default: -1</p>	No
numChildren	Number	<p>Number of children between the ages 0 – 17 (under 18 years), maximum 7 children.</p> <p>Actual age of each child is not to be provided here. Default: 0</p> <p>Applicable for travel medical quote type only</p>	No
numChildrenUnder10	Number	<p>Number of children between the ages 0 – 9 (under 10 years)</p> <p>Actual age of each child is not to be provided here. Default: 0</p> <p>Applicable for student medical quote type only</p>	No
numChildren10_17	Number	<p>Number of children between the ages 10 – 17 (under 18 years)</p>	No

		Actual age of each child is not to be provided here. Default: 0 Applicable for student medical quote type only	
mailingState	String	Mailing Address State 2-character state code. See Appendix B	Yes
coverageArea	Number	Coverage Area <u>For Visitors to USA plans:</u> 1 – USA 2 – International Including USA 5 – USA and During Travel <u>For Travel Outside USA plans:</u> 3 – Excluding USA Required only for travel medical quote type	Conditional
homeCountry	String	Home Country 3-character country code. See Appendix A	Yes
residenceState	String	Residence State Required when Home Country is USA 2-character state code. See Appendix B Required only for travel medical quote type	Conditional
departureStatus	Number	Status of Departure from Home Country. Required when coverage area is: International Excluding USA Allowed values: 0 – Yet to Depart 1 – Already Departed Required only for travel medical quote type	Conditional

physicalPresenceState	String	<p>Physical Presence State</p> <p>Required when Home Country is USA and Departure Status is 'Yet to Depart'</p> <p>Required when home country is other than USA and Arrival Status is other than 'Yet to Arrive'</p> <p>2-character state code. See Appendix B</p>	Conditional
arrivalStatus	Number	<p>Status of Arrival in the USA</p> <p>For travel medical quote type: Required when coverage area is: USA, International Including USA, or USA and During Travel</p> <p>Allowed values: 0 – Yet to Arrive 1 – Arrived within last 30 days 2 – Arrived More Than 30 Days Back</p> <p>For student medical quote type: Required when Study Country is USA</p> <p>Allowed values: 0 – Yet to Arrive 1 – Arrived within last 30 days 8 – Arrived within last 5 years 9 – Arrived more than 5 years back</p>	Conditional
studyCountry	String	<p>Study Country</p> <p>Required only for student medical quote type</p> <p>3-character country code. See Appendix A</p>	Conditional
visaStatus	String	<p>Visa Status</p> <p>Required only for student medical quote type and when Study Country is USA.</p> <p>Allowed values: F1</p>	Conditional

		F2 J1 J2 OPT	
f1Insurance	Number	F1 Insurance Required for Student Medical quote type. Required if primary visa status is F2. Pass 0 – If F1 visa holder purchased insurance through school Pass 1 - If F1 visa holder purchased insurance on his/her own, an individual insurance policy from open market	Conditional
j1Insurance	Number	J1 Insurance Required for Student Medical quote type. Required if primary visa status is J2 Pass 0 – If J1 visa holder purchased insurance through school Pass 1 - If J1 visa holder purchased insurance on his/her own, an individual insurance policy from open market	Conditional
j1Activity	Number	J1 Activity Required for Student Medical quote type Required if visa status is J1 or J2 Pass 1 – If J1/J2 visa holder's activity is scholarly research at an educational institution Pass 2 – If J1/J2 visa holder's activity is other	Conditional

Successful Response

A successful quote query response returns the “status” as “success and an array of fixed and comprehensive plans”.

Below is an example of successful request and response payloads for travel medical quote type:

Request:

```
{
  "affiliateId": "johnsmith",
  "quoteType": "travelmedical",
  "startDate": "01/14/2020",
  "endDate": "03/05/2020",
  "citizenshipCountry": "IND",
  "policyMaximum": "20",
  "primaryAge": "25",
  "spouseAge": "22",
  "numChildren": "1",
  "mailingState": "CA",
  "coverageArea": 1,
  "homeCountry": "IND",
  "arrivalStatus": 0
}
```

Response:

```
{
  "status": "success",
  "data": {
    "fixed": [
      {
        "planId": 517,
        "deductibles": [
          "0",
          "50",
          "100"
        ],
        "coinsurances": [
          "N/A"
        ],
        "itemPrices": [
          {
            "deductible": 0,
            "price": 58.76,
            "coinsurance": "N/A"
          }
        ]
      }
    ]
  }
}
```

```
    },
    {
      "deductible": 50,
      "price": 49.92,
      "coinsurance": "N/A"
    },
    {
      "deductible": 100,
      "price": 44.72,
      "coinsurance": "N/A"
    }
  ],
  "spouseItemPrices": [
    {
      "deductible": 0,
      "price": 58.76,
      "coinsurance": "N/A"
    },
    {
      "deductible": 50,
      "price": 49.92,
      "coinsurance": "N/A"
    },
    {
      "deductible": 100,
      "price": 44.72,
      "coinsurance": "N/A"
    }
  ],
  "childItemPrices": [
    {
      "deductible": 0,
      "price": 53.56,
      "coinsurance": "N/A"
    },
    {
      "deductible": 50,
      "price": 44.72,
      "coinsurance": "N/A"
    }
  ]
}
```

```
    },
    {
      "deductible": 100,
      "price": 39.52,
      "coinsurance": "N/A"
    }
  ],
  "quotedDuration": "52 Days",
  "applicationFee": 0,
  "planDetails": {
    "planName": "VisitorSecure",
    "config": {
      "administrator": "Tokio Marine HCC – MIS Group",
      "carrier": "Lloyd's",
      "companyCode": "HCCMIS"
    }
  }
},
{
  "planId": 1,
  "deductibles": [
    "0",
    "50",
    "100"
  ],
  "coinsurances": [
    "No"
  ],
  "itemPrices": [
    {
      "deductible": 0,
      "price": 55.12,
      "coinsurance": "No"
    },
    {
      "deductible": 50,
      "price": 46.8,
      "coinsurance": "No"
    }
  ],
}
```

```
{
  "deductible": 100,
  "price": 42.12,
  "coinsurance": "No"
},
"spouseItemPrices": [
  {
    "deductible": 0,
    "price": 55.12,
    "coinsurance": "No"
  },
  {
    "deductible": 50,
    "price": 46.8,
    "coinsurance": "No"
  },
  {
    "deductible": 100,
    "price": 42.12,
    "coinsurance": "No"
  }
],
"childItemPrices": [
  {
    "deductible": 0,
    "price": 60.84,
    "coinsurance": "No"
  },
  {
    "deductible": 50,
    "price": 50.96,
    "coinsurance": "No"
  },
  {
    "deductible": 100,
    "price": 45.24,
    "coinsurance": "No"
  }
]
```



```
    ],
    "quotedDuration": "52 Days",
    "applicationFee": 0,
    "planDetails": {
      "planName": "Visitors Care",
      "config": {
        "administrator": "International Medical Group (IMG)",
        "carrier": "Sirius International",
        "companyCode": "IMG"
      }
    }
  }
],
"comprehensive": [
  {
    "planId": 51,
    "deductibles": [
      "0",
      "100",
      "250",
      "500",
      "1000",
      "2500",
      "5000"
    ],
    "coinsurances": [
      "100/0"
    ],
    "itemPrices": [
      {
        "deductible": 0,
        "price": 88.92,
        "coinsurance": "100/0"
      },
      {
        "deductible": 100,
        "price": 78.52,
        "coinsurance": "100/0"
      }
    ]
  }
],
```

```
{
  "deductible": 250,
  "price": 68.12,
  "coinsurance": "100/0"
},
{
  "deductible": 500,
  "price": 59.8,
  "coinsurance": "100/0"
},
{
  "deductible": 1000,
  "price": 53.04,
  "coinsurance": "100/0"
},
{
  "deductible": 2500,
  "price": 49.92,
  "coinsurance": "100/0"
},
{
  "deductible": 5000,
  "price": 40.04,
  "coinsurance": "100/0"
}
],
"spouseItemPrices": [
  {
    "deductible": 0,
    "price": 88.92,
    "coinsurance": "100/0"
  },
  {
    "deductible": 100,
    "price": 78.52,
    "coinsurance": "100/0"
  },
  {
    "deductible": 250,
```

```
    "price": 68.12,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 500,  
    "price": 59.8,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 1000,  
    "price": 53.04,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 2500,  
    "price": 49.92,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 5000,  
    "price": 40.04,  
    "coinsurance": "100/0"  
  }  
],  
"childItemPrices": [  
  {  
    "deductible": 0,  
    "price": 88.92,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 100,  
    "price": 78.52,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 250,  
    "price": 68.12,  
    "coinsurance": "100/0"  
  }  
]
```

```
    },
    {
      "deductible": 500,
      "price": 59.8,
      "coinsurance": "100/0"
    },
    {
      "deductible": 1000,
      "price": 53.04,
      "coinsurance": "100/0"
    },
    {
      "deductible": 2500,
      "price": 49.92,
      "coinsurance": "100/0"
    },
    {
      "deductible": 5000,
      "price": 40.04,
      "coinsurance": "100/0"
    }
  ],
  "quotedDuration": "52 Days",
  "applicationFee": 0,
  "planDetails": {
    "planName": "Atlas America",
    "config": {
      "administrator": "Tokio Marine HCC – MIS Group",
      "carrier": "Lloyd's",
      "companyCode": "HCCMIS"
    }
  }
},
{
  "planId": 563,
  "deductibles": [
    "0",
    "100",
    "250",
```

```
    "500",
    "1000",
    "2500"
  ],
  "coinsurances": [
    "100/0"
  ],
  "itemPrices": [
    {
      "deductible": 0,
      "price": 83.85,
      "coinsurance": "100/0"
    },
    {
      "deductible": 100,
      "price": 73.79,
      "coinsurance": "100/0"
    },
    {
      "deductible": 250,
      "price": 67.08,
      "coinsurance": "100/0"
    },
    {
      "deductible": 500,
      "price": 60.37,
      "coinsurance": "100/0"
    },
    {
      "deductible": 1000,
      "price": 53.66,
      "coinsurance": "100/0"
    },
    {
      "deductible": 2500,
      "price": 46.96,
      "coinsurance": "100/0"
    }
  ]
],
```

```
“spouseItemPrices”: [  
  {  
    “deductible”: 0,  
    “price”: 83.85,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 100,  
    “price”: 73.79,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 250,  
    “price”: 67.08,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 500,  
    “price”: 60.37,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 1000,  
    “price”: 53.66,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 2500,  
    “price”: 46.96,  
    “coinsurance”: “100/0”  
  }  
],  
“childItemPrices”: [  
  {  
    “deductible”: 0,  
    “price”: 83.2,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 0,  
    “price”: 83.2,  
    “coinsurance”: “100/0”  
  }  
]
```

```
    "deductible": 100,  
    "price": 73.22,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 250,  
    "price": 66.56,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 500,  
    "price": 59.9,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 1000,  
    "price": 53.25,  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 2500,  
    "price": 46.59,  
    "coinsurance": "100/0"  
  }  
],  
"quotedDuration": "52 Days",  
"applicationFee": 0,  
"planDetails": {  
  "planName": "Patriot America Plus",  
  "config": {  
    "administrator": "International Medical Group (IMG)",  
    "carrier": "Sirius International",  
    "companyCode": "IMG"  
  }  
}  
}  
]  
}
```

Below is an example of successful request and response payloads for student medical quote type:

Request:

```
{
  "affiliateId": "johnsmith",
  "quoteType": "studentmedical",
  "startDate": "03/21/2020",
  "endDate": "04/01/2020",
  "citizenshipCountry": "IND",
  "primaryAge": "25",
  "spouseAge": "22",
  "numChildren10_17": "1",
  "mailingState": "CA",
  "homeCountry": "IND",
  "arrivalStatus": 0,
  "studyCountry": "USA",
  "visaStatus": "J1",
  "j1Activity": 1
}
```

Response:

```
{
  "status": "success",
  "data": {
    "fixed": [
      {
        "planId": 517,
        "deductibles": [
          "0",
          "50",
          "100"
        ],
        "coinsurances": [
          "N/A"
        ],
        "itemPrices": [
          {
```



```
    "deductible": 0,  
    "price": 19.2,  
    "policyMaximum": "100000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 50,  
    "price": 15.84,  
    "policyMaximum": "100000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 100,  
    "price": 14.76,  
    "policyMaximum": "100000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 0,  
    "price": 24.96,  
    "policyMaximum": "130000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 50,  
    "price": 20.64,  
    "policyMaximum": "130000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 100,  
    "price": 19.2,  
    "policyMaximum": "130000",  
    "coinsurance": "N/A"  
  }  
],  
"spouseItemPrices": [  
  {  
    "deductible": 0,
```

```
    "price": 19.2,  
    "policyMaximum": "100000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 50,  
    "price": 15.84,  
    "policyMaximum": "100000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 100,  
    "price": 14.76,  
    "policyMaximum": "100000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 0,  
    "price": 24.96,  
    "policyMaximum": "130000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 50,  
    "price": 20.64,  
    "policyMaximum": "130000",  
    "coinsurance": "N/A"  
  },  
  {  
    "deductible": 100,  
    "price": 19.2,  
    "policyMaximum": "130000",  
    "coinsurance": "N/A"  
  }  
],  
"childItemPrices": [  
  {  
    "deductible": 0,  
    "price": 17.52,
```

```
    "policyMaximum": "100000",
    "coinsurance": "N/A"
  },
  {
    "deductible": 50,
    "price": 14.76,
    "policyMaximum": "100000",
    "coinsurance": "N/A"
  },
  {
    "deductible": 100,
    "price": 13.56,
    "policyMaximum": "100000",
    "coinsurance": "N/A"
  },
  {
    "deductible": 0,
    "price": 30.12,
    "policyMaximum": "130000",
    "coinsurance": "N/A"
  },
  {
    "deductible": 50,
    "price": 24.84,
    "policyMaximum": "130000",
    "coinsurance": "N/A"
  },
  {
    "deductible": 100,
    "price": 23.28,
    "policyMaximum": "130000",
    "coinsurance": "N/A"
  }
],
"quotedDuration": "12 Days",
"applicationFee": 0,
"planDetails": {
  "planName": "VisitorSecure",
  "config": {
```

```
        "administrator": "Tokio Marine HCC – MIS Group",
        "carrier": "Lloyd's",
        "companyCode": "HCCMIS"
    }
}
],
"comprehensive": [
{
    "planId": 599,
    "deductibles": [
        "0",
        "100",
        "250",
        "500"
    ],
    "coinsurances": [
        "100/0",
        "80/20"
    ],
    "itemPrices": [
        {
            "deductible": 0,
            "price": 29.16,
            "policyMaximum": "100000",
            "coinsurance": "100/0"
        },
        {
            "deductible": 100,
            "price": 24.12,
            "policyMaximum": "100000",
            "coinsurance": "100/0"
        },
        {
            "deductible": 250,
            "price": 23.28,
            "policyMaximum": "100000",
            "coinsurance": "100/0"
        }
    ],
}
```

```
{
  "deductible": 500,
  "price": 21,
  "policyMaximum": "100000",
  "coinsurance": "100/0"
},
{
  "deductible": 0,
  "price": 28.2,
  "policyMaximum": "100000",
  "coinsurance": "80/20"
},
{
  "deductible": 100,
  "price": 23.28,
  "policyMaximum": "100000",
  "coinsurance": "80/20"
},
{
  "deductible": 250,
  "price": 22.56,
  "policyMaximum": "100000",
  "coinsurance": "80/20"
},
{
  "deductible": 500,
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  "coinsurance": "80/20"
},
{
  "deductible": 0,
  "price": 29.64,
  "policyMaximum": "250000",
  "coinsurance": "100/0"
},
{
  "deductible": 100,
  "price": 24.6,
```

```
    "policyMaximum": "250000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 250,
    "price": 23.76,
    "policyMaximum": "250000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 500,
    "price": 21.36,
    "policyMaximum": "250000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 0,
    "price": 28.68,
    "policyMaximum": "250000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 100,
    "price": 23.76,
    "policyMaximum": "250000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 250,
    "price": 22.92,
    "policyMaximum": "250000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 500,
    "price": 20.64,
    "policyMaximum": "250000",
    "coinsurance": "80/20"
  },
},
```

```
{
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  "policyMaximum": "500000",
  "coinsurance": "100/0"
},
{
  "deductible": 100,
  "price": 29.52,
  "policyMaximum": "500000",
  "coinsurance": "100/0"
},
{
  "deductible": 250,
  "price": 28.56,
  "policyMaximum": "500000",
  "coinsurance": "100/0"
},
{
  "deductible": 500,
  "price": 25.8,
  "policyMaximum": "500000",
  "coinsurance": "100/0"
},
{
  "deductible": 0,
  "price": 34.44,
  "policyMaximum": "500000",
  "coinsurance": "80/20"
},
{
  "deductible": 100,
  "price": 28.56,
  "policyMaximum": "500000",
  "coinsurance": "80/20"
},
{
  "deductible": 250,
  "price": 27.6,
```

```
    "policyMaximum": "500000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 500,
    "price": 24.84,
    "policyMaximum": "500000",
    "coinsurance": "80/20"
  }
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    "policyMaximum": "100000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 100,
    "price": 24.12,
    "policyMaximum": "100000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 250,
    "price": 23.28,
    "policyMaximum": "100000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 500,
    "price": 21,
    "policyMaximum": "100000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 0,
    "price": 28.2,
    "policyMaximum": "100000",
```



```
    "coinsurance": "80/20"
  },
  {
    "deductible": 100,
    "price": 23.28,
    "policyMaximum": "100000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 250,
    "price": 22.56,
    "policyMaximum": "100000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 500,
    "price": 20.28,
    "policyMaximum": "100000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 0,
    "price": 29.64,
    "policyMaximum": "250000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 100,
    "price": 24.6,
    "policyMaximum": "250000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 250,
    "price": 23.76,
    "policyMaximum": "250000",
    "coinsurance": "100/0"
  },
  {
```

```
    "deductible": 500,  
    "price": 21.36,  
    "policyMaximum": "250000",  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 0,  
    "price": 28.68,  
    "policyMaximum": "250000",  
    "coinsurance": "80/20"  
  },  
  {  
    "deductible": 100,  
    "price": 23.76,  
    "policyMaximum": "250000",  
    "coinsurance": "80/20"  
  },  
  {  
    "deductible": 250,  
    "price": 22.92,  
    "policyMaximum": "250000",  
    "coinsurance": "80/20"  
  },  
  {  
    "deductible": 500,  
    "price": 20.64,  
    "policyMaximum": "250000",  
    "coinsurance": "80/20"  
  },  
  {  
    "deductible": 0,  
    "price": 35.64,  
    "policyMaximum": "500000",  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 100,  
    "price": 29.52,  
    "policyMaximum": "500000",
```

```
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 250,  
    "price": 28.56,  
    "policyMaximum": "500000",  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 500,  
    "price": 25.8,  
    "policyMaximum": "500000",  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 0,  
    "price": 34.44,  
    "policyMaximum": "500000",  
    "coinsurance": "80/20"  
  },  
  {  
    "deductible": 100,  
    "price": 28.56,  
    "policyMaximum": "500000",  
    "coinsurance": "80/20"  
  },  
  {  
    "deductible": 250,  
    "price": 27.6,  
    "policyMaximum": "500000",  
    "coinsurance": "80/20"  
  },  
  {  
    "deductible": 500,  
    "price": 24.84,  
    "policyMaximum": "500000",  
    "coinsurance": "80/20"  
  }  
],
```

```
“childItemPrices”: [  
  {  
    “deductible”: 0,  
    “price”: 29.16,  
    “policyMaximum”: “100000”,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 100,  
    “price”: 24.12,  
    “policyMaximum”: “100000”,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 250,  
    “price”: 23.28,  
    “policyMaximum”: “100000”,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 500,  
    “price”: 21,  
    “policyMaximum”: “100000”,  
    “coinsurance”: “100/0”  
  },  
  {  
    “deductible”: 0,  
    “price”: 28.2,  
    “policyMaximum”: “100000”,  
    “coinsurance”: “80/20”  
  },  
  {  
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    “price”: 23.28,  
    “policyMaximum”: “100000”,  
    “coinsurance”: “80/20”  
  },  
  {  
    “deductible”: 250,
```

```
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    "policyMaximum": "100000",  
    "coinsurance": "80/20"  
  },  
  {  
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    "price": 20.28,  
    "policyMaximum": "100000",  
    "coinsurance": "80/20"  
  },  
  {  
    "deductible": 0,  
    "price": 29.64,  
    "policyMaximum": "250000",  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 100,  
    "price": 24.6,  
    "policyMaximum": "250000",  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 250,  
    "price": 23.76,  
    "policyMaximum": "250000",  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 500,  
    "price": 21.36,  
    "policyMaximum": "250000",  
    "coinsurance": "100/0"  
  },  
  {  
    "deductible": 0,  
    "price": 28.68,  
    "policyMaximum": "250000",  
    "coinsurance": "80/20"
```

```
},
{
  "deductible": 100,
  "price": 23.76,
  "policyMaximum": "250000",
  "coinsurance": "80/20"
},
{
  "deductible": 250,
  "price": 22.92,
  "policyMaximum": "250000",
  "coinsurance": "80/20"
},
{
  "deductible": 500,
  "price": 20.64,
  "policyMaximum": "250000",
  "coinsurance": "80/20"
},
{
  "deductible": 0,
  "price": 35.64,
  "policyMaximum": "500000",
  "coinsurance": "100/0"
},
{
  "deductible": 100,
  "price": 29.52,
  "policyMaximum": "500000",
  "coinsurance": "100/0"
},
{
  "deductible": 250,
  "price": 28.56,
  "policyMaximum": "500000",
  "coinsurance": "100/0"
},
{
  "deductible": 500,
```

```
    "price": 25.8,
    "policyMaximum": "500000",
    "coinsurance": "100/0"
  },
  {
    "deductible": 0,
    "price": 34.44,
    "policyMaximum": "500000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 100,
    "price": 28.56,
    "policyMaximum": "500000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 250,
    "price": 27.6,
    "policyMaximum": "500000",
    "coinsurance": "80/20"
  },
  {
    "deductible": 500,
    "price": 24.84,
    "policyMaximum": "500000",
    "coinsurance": "80/20"
  }
],
"quotedDuration": "12 Days",
"applicationFee": 0,
"planDetails": {
  "planName": "ExchangeGuard Choice",
  "config": {
    "administrator": "Tokio Marine HCC – MIS Group",
    "carrier": "Lloyd's",
    "companyCode": "HCCMIS"
  }
}
```

```

    }
  ]
}

```

Successful Quote Query Response Data Elements:

Refer to the above response payload for sample data.

Data Object: QuoteQuery Response

Data Element	Description / Notes
status	API call status indicating success or error
data	Depending on quote criteria, contains an array of “ fixed ” and/or “ comprehensive ” plans

Data Object: Plan

Data Element	Description / Notes
planId	A unique Id/Number that identifies a specific plan. This needs to be passed in the PurchaseQuery payload.
Deductibles	For the given quote criteria, a list of deductibles that the plan allows.
Coinsurances	If applicable, contains a list of allowed coinsurances, example – “100/0”, “80/20”, “75/25”.

	If not applicable, its "N/A" or "No"
itemPrices	<p>Array of prices corresponding to each deductible and coinsurance for the primary insured. Each itemPrice element has "price" which represents the total price for the selected policy maximum, specific deductible/coinsurance and the quoted duration.</p> <p>Note: - For student medical quote type, since no specific policy maximum required to be passed in the request, itemPrices, spouseItemPrices and childItemPrices consists of an array of prices for all applicable policy maximums based on the plan.</p>
spouseItemPrices	Array of prices corresponding to each deductible and coinsurance for the spouse. Each itemPrice element has "price" which represents the total price for the selected policy maximum, specific deductible/coinsurance and the quoted duration.
childItemPrices	Array of prices corresponding to each deductible and coinsurance for a child. Each itemPrice element has "price" which represents the total price for the selected policy maximum, specific deductible/coinsurance and the quoted duration.
quotedDuration	The duration (days or months) for which the price is quoted. Depending upon the plan, this may vary: E.g., it may be 153 days or 5 months 1 day.
applicationFee	Application fee that needs to be added to the price if the insurance plan has any.
numPaidChildren	Number of children charged.
planDetails	Contains planName and config elements. See Appendix D for a list of plans that the API supports.

Data Object: PlanConfig

Data Element	Description / Notes
administrator	Claims administrator
carrier	Insurance carrier or company
companyCode	Unique code that identifies an Insurance Company. See Appendix C

Calculating total quote price:

Total quoted price for each plan should be calculated as follows:

For the selected policy maximum and for each deductible and coinsurance,

Primary price (from itemPrices array) + Spouse price (from spouseItemPrices array) + numPaidChildren x child Price (from childItemPrices array) + applicationFee.

Quote API - Trip Plans

Posting URL (Beta / Testing): <https://www.insubuytest.com:13595/api/omniscure/trip/quote/>

Posting URL (Production): <https://www.insubuy.com/api/omniscure/trip/quote/>

Data Object: TripQuoteQuery

Data Elements

Data Element	Allowed Values/ Format	Rules	Required
affiliateId	String	Affiliate ID – Assigned by BrokersNexus Must be an active and valid affiliateId	Yes
departureDate	Date (MM/DD/YYYY)	Trip Departure Date Must be a future date and on or before the return date.	Yes
returnDate	Date (MM/DD/YYYY)	Trip Return Date Must be a future date and on or after the departure date.	Yes
initialTripDepositDate	Date (MM/DD/YYYY)	Initial Trip Deposit Date Must be a past date or today's date	Yes
primaryDestination	String	3-character country code. See Appendix A	Yes
citizenshipCountry	String	Citizenship Country	Yes

		3-character country code. See Appendix A	
residenceCountry	String	Home Country 3-character country code. See Appendix A	Yes
residenceState	String	Residence State Required when Home Country is USA 2-character state code. See Appendix B	Conditional
travelerInfos	Include TripQuoteTravelerInfo object	Traveler List Max travelers allowed for iTravelInsured plans is 10	Yes

Data Object: TripQuoteTravelerInfo

Data Elements

Data Element	Allowed Values/ Format	Rules	Required
age	Number	Must be 0 or greater.	Yes
tripCost	Number	Must be 0 or greater.	Yes

Successful Response

A successful quote query response returns the “status” as “success and an array plans”.

Below is an example of successful request and response payloads for trip quote:

Request:

```
{
  "affiliateId": "johnsmith",
  "departureDate": "02/28/2020",
```

```
“returnDate”:”03/10/2020”,
“citizenshipCountry”:”IND”,
“residenceCountry”: “USA”,
“residenceState” : “AZ”,
“primaryDestination”: “CHN”,
“initialTripDepositDate” : “01/01/2020”,

“travelerInfos”: [
  {
    “age”: 23,
    “tripCost” : 300
  },
  {
    “age”: 35,
    “tripCost” : 800
  }
]
```

Response:

```
{
  “status”: “success”,
  “data”: {
    “allPlans”: [
      {
        “planId”: 635,
        “applicationFee”: 0,
        “itemPrice”: {
          “price”: 57.75
        },
        “planDetails”: {
          “planName”: “Safe Travels Single Trip”,
          “config”: {
            “administrator”: “Co-ordinated Benefit Plans, LLC”,
            “carrier”: “Nationwide Mutual Insurance Company”,
```

```
        "companyCode": "Trawick"
      }
    },
    "tripLength": "13 Days"
  },
  {
    "planId": 634,
    "applicationFee": 0,
    "itemPrice": {
      "price": 48
    },
    "planDetails": {
      "planName": "Safe Travels 3 in 1",
      "config": {
        "administrator": "Co-ordinated Benefit Plans, LLC",
        "carrier": "Nationwide Mutual Insurance Company",
        "companyCode": "Trawick"
      }
    },
    "tripLength": "13 Days"
  },
  {
    "planId": 636,
    "applicationFee": 0,
    "itemPrice": {
      "price": 82.39
    },
    "planDetails": {
      "planName": "Safe Travels First Class",
      "config": {
        "administrator": "Co-ordinated Benefit Plans, LLC",
        "carrier": "Nationwide Mutual Insurance Company",
        "companyCode": "Trawick"
      }
    },
    "tripLength": "13 Days"
  },
  {
    "planId": 580,
```

```
    "applicationFee": 0,
    "itemPrice": {
      "price": 60
    },
    "planDetails": {
      "planName": "Travel Lite",
      "config": {
        "administrator": "iTravellInsured",
        "carrier": "United States Fire Insurance Company",
        "companyCode": "ITI"
      }
    },
    "tripLength": "13 Days"
  },
  {
    "planId": 607,
    "applicationFee": 0,
    "itemPrice": {
      "price": 56
    },
    "planDetails": {
      "planName": "Travel SE – All Other States",
      "config": {
        "administrator": "iTravellInsured",
        "carrier": "United States Fire Insurance Company",
        "companyCode": "ITI"
      }
    },
    "tripLength": "13 Days"
  },
  {
    "planId": 608,
    "applicationFee": 0,
    "itemPrice": {
      "price": 109
    },
    "planDetails": {
      "planName": "Travel LX – All Other States",
      "config": {
```

```

    "administrator": "iTravellInsured",
    "carrier": "United States Fire Insurance Company",
    "companyCode": "ITI"
  },
  "tripLength": "13 Days"
}
]
}
}

```

Successful Quote Query Response Data Elements:

Refer to the above response payload for sample data.

Data Object: TripQuoteQuery Response

Data Element	Description / Notes
status	API call status indicating success or error
data	Depending on quote criteria, contains an array of "allPlans"

Data Object: TripPlan

Data Element	Description / Notes
planId	A unique Id/Number that identifies a specific plan. This needs to be passed in the Trip PurchaseQuery payload.
itemPrice	itemPrice element has "price" which represents the total price.
tripLength	The trip duration (days) for which the price is quoted.
applicationFee	Application fee that needs to be added to the price if the insurance plan has any.

planDetails	Contains planName and config elements. See Appendix D for a list of plans that the API supports.
-------------	--

Calculating total quote price for trip plans:

Total quoted price for each plan should be calculated as follows:

Price (from itemPrice element) + applicationFee.

Quote API - Errors

Error Responses

Structure:

Data Element	Description / Notes
status	Status returned in case of all error responses is "error"
Data	Consists of one or more of the following arrays in the JSON: "fieldErrors" "globalErrors" "errors"

Field Errors:

Field Errors are generally basic field validation errors, for example "Age must be a number". Each element in the fieldErrors array consists of the following elements

Data Element	Description / Notes
message	Message string
field	Name of the field/element that is not accepted.

Global Errors:

Global Errors are generally cross field validation errors or any other global validations

Data Element	Description / Notes
message	Message string

Errors:

All other errors are mostly validation errors based on specific criteria and data validations as well. For example, “Invalid country code” or “Invalid state code”, etc.

Data Element	Description / Notes
message	Message string
field	Name of the field/element that is not accepted

Sample Error responses:**Sample 1:**

```
{
  "status": "error",
  "data": {
    "fieldErrors": [
      {
```

```
    "message": "End Date cannot be in the past.",
    "field": "endDate"
  }
],
"globalErrors": [
  {
    "message": "End Date cannot be before Start Date."
  }
]
}
}
```

Sample 2:

```
{
  "status": "error",
  "data": {
    "globalErrors": [
      {
        "message": "Coverage can be purchased for a maximum of 12 months at a time. Please adjust the Coverage Dates."
      }
    ]
  }
}
```

Sample 3:

```
{
  "status": "error",
  "data": {
    "errors": [
      {
        "errorCode": "errors.invalidStateCode",
        "errorMessage": "Invalid state code"
      }
    ]
  }
}
```

}

Error Glossary

Error Type	Field	errorCode	Message
Field Error	affiliateId		Affiliate Id is required.
	startDate		Start Date is required.
	startDate		Start Date cannot be in the past.
	startDate		Start Date must be in the format mm/dd/yyyy.
	departureDate		Departure Date is required.
	departureDate		Departure Date must be in the future.
	departureDate		Departure Date must be in the format mm/dd/yyyy.
	returnDate		Return Date is required.
	returnDate		Return Date must be in the future.
	returnDate		Return Date must be in the format mm/dd/yyyy.
	initialTripDepositDate		Initial Trip Deposit Date is required
	initialTripDepositDate		Initial Trip Deposit Date must be in the format mm/dd/yyyy.
	initialTripDepositDate		Initial Trip Deposit Date cannot be after today's date.
	endDate		End Date is required.
	endDate		End Date cannot be in the past.
	endDate		End Date must be in the format mm/dd/yyyy.
	primaryAge		Primary Age is required.
	primaryAge		Primary Age must be a number.
spouseAge		Spouse Age must be a number.	

	numChildren		Number of Dependent Children must be a number.
	numChildrenUnder10		Number of dependent children under 10 years must be a number.
	numChildren10_17		Number of dependent children between 10 and 17 years must be a number.
	policyMaximum		Policy Maximum is invalid.
	policyMaximum		Policy Maximum is required.
	policyMaximum		Policy Maximum must be a number.
	mailingState		Mailing State is required.
	physicalPresenceState		Physical Presence State is required.
	residenceState		Residence State is required
	coverageArea		Coverage Area is invalid.
	homeCountry		Home Country is required.
	residenceCountry		Residence Country is required
	citizenshipCountry		Citizenship is required.
	primaryDestination		Primary Destination is required.
	visaStatus		Visa Status is invalid
	visaStatus		Visa Status is required
	f1Insurance		F1 Insurance is required
	f1Insurance		F1 Insurance is invalid
	j1Insurance		J1 Insurance is required
	j1Insurance		J1 Insurance is invalid
	j1Activity		J1 Activity is required
	j1Activity		J1 Activity is invalid

Global Error			Coverage can be purchased for a maximum of 12 months at a time. Please adjust the Coverage Dates.
			End Date cannot be before Start Date.
			Return Date cannot be before Departure Date.
			Spouse cannot be a minor.
			Minor Primary cannot have Spouse.
			Max number of children allowed is 7.
Error		errors.arrivalStatus	When coverage area is USA, USA and During Travel or International including USA, Arrival Status can only be Yet to Arrive, Arrived Within Last 30 Days or Arrived more than 30 days back.
		Errors.arrivalStatusStudentMedical	When study country is USA, Arrival Status can only be Yet to arrive, Arrived Within Last 30 Days, Arrived within last 5 years or Arrived more than 5 years back.
		Errors.departureStatus	When coverage area is Excluding USA, Departure Status can only be Yet to Depart or Already Departed.
		Errors.invalidCountryCode	Invalid country code.
		Errors.invalidStateCode	Invalid state code.
	affiliateld	errors.invalidAffiliate	Affiliate invalid or not active.

No Plans Found:

When there are no plans found matching the quote criteria, the following error response is returned:

```
{
  "status": "error",
  "data": {
    "noPlansFound": true
  }
}
```

Purchase API - Travel/Student Medical Plans

Posting URL (Beta / Testing):

<https://www.insubuytest.com:13595/api/omniseure/purchase/>

Posting URL (Production):

<https://www.insubuy.com/api/omniseure/purchase/>

Data Object: PurchaseQuery

Data Elements

Data Element	Allowed Values/ Format	Rules	Required
affiliateId	String	Affiliate ID – Assigned by BrokersNexus Must be an active and valid affiliateId.	Yes
planId	Number	Plan Id One of the planIds returned in Quote API response. For list of plans, see Appendix D	Yes
startDate	Date (MM/DD/YYYY)	Coverage Start Date Must be today or a future date and before end date. For HCCMIS and Trawick plans, same start and end dates are allowed. Not for IMG.	Yes
endDate	Date (MM/DD/YYYY)	Coverage End Date Must be today or a future date and after start date. For HCCMIS and Trawick plans, same start and end dates are allowed. Not for IMG.	Yes
destinationStr	Array of Strings	Destination countries list	Yes

		<p>Array of 3-character country codes. See Appendix A for allowed country codes. At least one destination country is required.</p> <p>Note: List of destination countries allowed varies for each plan. The API throws error if a plan does not allow a specific destination country passed in the request. If a plan accepts only a single destination and if multiple countries are passed, then the API takes the first country in the list as the destination country.</p> <p>Note: For HCCMIS Student Secure Plans, this becomes the Host Country list. Only one host country is allowed.</p>	
policyMaximum	Number	<p>Policy Maximum</p> <p>One of the below amounts should be passed.</p> <p>10000 20000 25000 50000 60000 75000 100000 110000 130000 150000 175000 250000 500000 550000 1000000 1100000 2000000 5000000 8000000</p> <p>Note: Each plan allows only some of the above policy maximums. And each policy maximum is available for specific age groups. The API throws error if the policy maximum is not available for the stated age group.</p>	Yes
deductible	String	Deductible	Yes

		<p>One of the deductibles returned for each plan in the Quote API response. Refer Quote API response data elements</p> <p>For the current products supported, can be one of the below –</p> <ul style="list-style-type: none"> 0 50 100 200 250 500 1000 2500 5000 10000 25000 <p>Note: Each plan allows only some of the above deductibles. And each deductible is available for specific age groups. The API throws error if the deductible is not available for the stated age group.</p>	
coinsurance	String	<p>Coinsurance</p> <p>Applicable for Exchange Guard Choice and Exchange Guard Essential plans</p> <p>Allowed values:</p> <ul style="list-style-type: none"> 100/0 80/20 	Conditional
travelerInfos	Include TravelerInfo object	<p>Traveler List</p> <p>Max travelers allowed for HCCMIS plans is 10</p>	Yes
homeCountryDepartDate	Date (MM/DD/YYYY)	<p>Home Country Departure Date</p> <p>Must be on or before the startDate</p>	Yes
homeCountryReturnDate	Date (MM/DD/YYYY)	<p>Home Country Return Date</p> <p>Must be on or after the endDate</p>	Yes
arrivalDateUS	Date (MM/DD/YYYY)	Date of Arrival in US	Conditional

		Required for HCCMIS Visitor Secure plan when the destination includes USA and at least one traveler's age is 65 years or more.	
beneficiary	String	Beneficiary name Name of the beneficiary. Max length – 45	Yes
beneficiaryRelationship	String	Beneficiary Relationship Max length – 25 Required for Azimuth plans.	Conditional
primaryEmail	String	Primary Email address Valid email address. Max length – 45	Yes
phoneNumber	String	Phone Number Valid phone number Max length – 20	Yes
faxNumber	String	Fax Number Valid fax number Max length – 45	No
primaryWorkFL	String	Are any of the proposed insureds coming to Florida to work? Required for HCCMIS plans when destination includes USA and mailing address state if Florida One of the following values must be passed - "yes" or "no"	Conditional
hccmisPhysicallyLocatedCountry	String	Are any of the proposed insureds physically located in the country of Canada or Australia at the time of application? Required for HCCMIS plans when the home country is USA or Canada. Value to pass – "no". Otherwise not eligible for purchase.	Conditional
hccmisPhysicallyLocatedState	String	Are any of the proposed insureds physically located in the country of Maryland, Washington or New York at the time of application?	Conditional

		Required for HCCMIS plans when the mailing state is Maryland, Washington or New York. Value to pass – “no”. Otherwise not eligible for purchase.	
imgPhysicallyLocatedFL	String	Are any of the proposed insureds currently located in Florida? Applicable only for IMG plans when the mailing address state or residence address state is Florida Value to pass - “yes” or “no” <u>Note:</u> This helps determine applicable surplus lines tax and will not affect the premium or coverage.	Conditional
pepPlanType	Number	Patriot Exchange Program Add On Rider Applicable for Patriot Exchange Program plan Pass 2 to opt for the Add On rider or else pass 1	Conditional
workTravelProgram	String	Are you participating in a "Work and Travel" program? Required for Patriot Exchange Program plan when visa status is J1/J2 Pass either “yes” or “no”	Conditional
workTravelProgramName	String	Work and Travel Program Name Required when answer to the question “Are you participating in a "Work and Travel" program? “ is “yes”.	Conditional
paymentFrequency	Number	Payment Frequency Applicable for the following plans: Student Health Advantage – Standard Student Health Advantage – Platinum StudentSecure - Elite StudentSecure - Select	Conditional

		<p>StudentSecure - Budget StudentSecure – Smart</p> <p>Pass 1 for “One-Time Payment” and 2 for “Monthly Payment”</p>	
hostState	String	<p>Host State (State in the USA where insured will be engaged in educational or professional activities)</p> <p>Applicable for Student Secure plans Two letter state code. See Appendix B</p>	Conditional
university	String	<p>Name of School or Organization</p> <p>Required for Student Secure plans.</p>	Conditional
scholarStatus	Number	<p>Student / Scholar Status</p> <p>Required only for Student Secure plans</p> <p>Allowed values 1 - Graduate or OPT 2 - Undergraduate 3 - Scholar 4 - High School/Secondary</p>	Conditional
mailingAddress	Include Address object	<p>Mailing Address</p> <p>Required for HCCMIS, Azimuth and IMG Plans only</p> <p>Note: There may be certain countries that a plan does not allow as a mailing address. The API throws an error in this case.</p>	Conditional
homeCountryAddress	Include Address object	<p>Home Country Address</p> <p>Note: There may be certain countries that a plan does not allow as a Home country address. The API throws an error in this case.</p>	Yes
billingAddress	Include Address object	<p>Billing Address</p> <p>Note: There may be certain countries that a plan does not allow as</p>	Yes

		a billing address. The API throws an error in this case.	
ccType	String	<p>Credit card type / Payment type</p> <p>One of the following values must be passed – Visa Master Card Discover AMEX Diners eCheck</p> <p>Note: eCheck and Diners are acceptable only for the IMG plans</p>	Yes
creditCardNumber	String	<p>Credit card number</p> <p>Required when credit card type /payment type is other than eCheck. For example – Visa, Master Card A valid credit card number must be passed</p>	Conditional
ccFullName	String	<p>Credit card name</p> <p>Required when credit card type /payment type is other than eCheck. For example – Visa, Master Card. Max length – 45</p>	Conditional
ccExpMonth	Number	<p>Credit Card Expiration Month</p> <p>Required when credit card type /payment type is other than eCheck. For example – Visa, Master Card Must pass a number between 1 and 12.</p>	Conditional
ccExpYear	Number	<p>Credit Card Expiration Year</p> <p>Required when credit card type /payment type is other than eCheck. For example – Visa, Master Card Must pass a valid year: current year or a future one.</p>	Conditional
creditCardCVV	String	<p>Credit Card CVV</p> <p>Required when credit card type /payment type is other than</p>	Conditional

		eCheck. For example – Visa, Master Card. Max length – 4	
bankAcctNum	String	Bank account number Required when credit card type /payment type is eCheck Max length – 17	Conditional
bankRoutingNum	String	Bank routing number Required when credit card type /payment type is eCheck Max length – 9	Conditional
bankAccountType	String	Bank account type Required when credit card type /payment type is eCheck One of the following values must be passed – 1 for Commercial Checking Account 2 for Consumer Checking Account 3 for Consumer Savings Account	Conditional
bankAccountName	String	Bank account name Required when credit card type /payment type is eCheck. Max length – 50	Conditional
signatureName	String	Signature Name of the person completing the application. Max length – 100	Yes
relationshipToApplicant	String	Relationship to Applicant Applicable only for IMG plans. Required only when the primary is less than 16 years of age. Example – “Father”, “Mother”, “Aunt”, etc. Max length – 50	Conditional

Data Object: TravelerInfo

Data Elements

Data Element	Allowed Values/ Format	Rules	Required
travelerType	String	Traveler Type For all IMG plans, Azimuth Plans and HCCMIS "Visitor Secure" plan, must be passed as "primary", "spouse" or "child". Not required for other plans Not required for Trip Plans	Conditional
firstName	String	First Name Only alpha characters are allowed. Max length – 25	Yes
lastName	String	Last Name Only alpha characters are allowed. Max length – 35	Yes
birthDate	Date (MM/DD/YYYY)	Date of Birth Birth date must be a past date.	Yes
gender	String	Gender Accepted values – "M" or "F".	Yes
citizenshipCountry	String	Citizenship Country 3-character country code. See Appendix A.	Yes
passportNumber	String	Passport number / Government Issue Id Number Required for Non-US citizens if the destination includes Schengen Country(ies). Max length – 20 For HCCMIS and Trawick plans, passport number must be passed. For IMG any Government issued Id number must be passed. For Azimuth plans Passport Number is required for Primary Traveler	Conditional
visaType	String	Visa Status	Conditional

		<p>Applicable only for Student Medical Plans</p> <p>Allowed values: <u>Patriot Exchange Program</u> A1/A2 F1/F2 J1/J2 M1/M2</p> <p><u>Student Secure Plans</u> F-1 M-1 J-1 R-1 Other</p>	
j2VisaHolder	String	<p>Are you a J2 Visa Holder?</p> <p>Applicable only for Patriot Exchange Program plan</p> <p>Pass “yes” or “no”</p>	Conditional
tripCost	Number	<p>Must be 0 or greater.</p> <p>Required only for trip plans</p>	Conditional

Data Object: Address

Data Elements

Data Element	Allowed Values/ Format	Rules	Required
contact	String	<p>Contact Name</p> <p>Required only if the address type is 'mailingAddress'. Max length – 45</p>	Conditional

phone	String	Phone Required only if the address type is billingAddress. Max length – 20	Conditional
address1	String	Address 1 Max length – 55	Yes
address2	String	Address 2 Max length – 55	No
city	String	City Max length – 30	Yes
state	String	State / Province If the country is USA, Canada, Australia, India, United Kingdom, pass state code. See Appendix B . Other countries, pass string. Max Length – 45	Yes
postalCode	String	Post Code / Zip Code If the country is USA, must be in NNNNN or NNNNN-NNNN format. Max length – 13	Yes
country	String	Country 3-character country code. See Appendix A	Yes

Sample purchase payload

```
{
  "affiliateId" : "johnsmith",
  "destinationStr": [
```



```
"USA"
],
"startDate" : "01/21/2020",
"endDate": "01/31/2020",
"policyMaximum": "50000",
"deductible": "0",
"homeCountryDepartDate" : "01/16/2020",
"homeCountryReturnDate" : "02/01/2020",
"beneficiary": "Test",
"primaryEmail": "test@test.com",
"phoneNumber": "+1-2223334444",

"travelerInfos": [
  {
    "firstName" : "TravelerOne",
    "lastName" : "TravelerOne",
    "birthDate" : "01/01/1990",
    "gender" : "M",
    "travelerType": "primary",
    "citizenshipCountry" : "IND"
  },
  {
    "firstName" : "TravelerTwo",
    "lastName" : "TravelerTwo",
    "birthDate" : "10/01/2000",
    "gender" : "F",
    "travelerType": "spouse",
    "passportNumber" : "121212121212",
    "citizenshipCountry" : "IND"
  },
  {
    "firstName" : "TravelerThree",
    "lastName" : "TravelerThree",
    "birthDate" : "01/01/2020",
    "travelerType": "child",
    "gender" : "M",
    "passportNumber" : "121212121212",
```

```
"citizenshipCountry" : "IND"
}
],
"mailingAddress" : {
  "contact": "Test",
  "address1" : "4200 Mapleshade Ln",
  "address2" : "Suite 200",
  "city" : "Plano",
  "state" : "TX",
  "postalCode" : "75093",
  "country" : "USA"
},
"homeCountryAddress" : {
  "address1" : "Test Address1",
  "address2" : "Suite 200",
  "city" : "Chennai",
  "state" : "TN",
  "postalCode" : "12345",
  "country" : "IND"
},
"billingAddress" : {
  "phone" : "+1-112223333",
  "address1" : "4200 Mapleshade Ln",
  "address2" : "",
  "city" : "Plano",
  "state" : "TX",
  "postalCode" : "75093-1212",
  "country" : "USA"
},
"ccType" : "Master Card",
"ccFullName" : "Test Test",
"creditCardNumber" : "4111111111111111",
"ccExpMonth" : "12",
"ccExpYear" : "2020",
"creditCardCVV" : "123",
```

```
"signatureName" : "Test",
"primaryWorkFL" : "no",
"planId" : "51"
}
```

Successful Response

A successful purchase query response returns the “status” as “success” and an array of certificate numbers. The response structure varies by the insurance company and may contain additional information like insured Id or Member Id. See below for examples of successful response payloads by company.

HCCMIS and Azimuth:

```
{
  "status": "success",
  "data": {
    "certNumbers": [
      "100050590",
      "100050591",
      "100050592"
    ]
  }
}
```

IMG:

```
{
  "status": "success",
  "data": {
    "certNumbers": [
      "PATAI82398190"
    ],
    "insuredIds": [
      "85471744",
      "85471745",
      "85471746"
    ]
  }
}
```

```
}  
}
```

Trawick:

```
{  
  "status": "success",  
  "data": {  
    "certNumbers": [  
      "665559",  
      "665559",  
      "665559"  
    ],  
    "memberIds": [  
      "980231735",  
      "980231736",  
      "980231737"  
    ],  
    "internalMemberIds": [  
      "499142",  
      "499143",  
      "499144"  
    ],  
    "policyNumber": "STCH-14591-18"  
  }  
}
```

iTravelInsured:

```
{  
  "status": "success",  
  "data": {
```

```

    "certNumbers": [
      " 518552020022810577654",
    ]
  }
}

```

Purchase API - Trip Plans

Posting URL (Beta / Testing):

<https://www.insubuytest.com:13595/api/omnisecondtrip/purchase/>

Posting URL (Production):

<https://www.insubuy.com/api/omnisecondtrip/purchase/>

Data Object: TripPurchaseQuery

Data Elements

Data Element	Allowed Values/ Format	Rules	Required
affiliateId	String	Affiliate ID - Assigned by BrokersNexus Must be an active and valid affiliateId.	Yes
planId	Number	Plan Id One of the planIds returned in Quote API response. For list of plans, see Appendix D	Yes
departureDate	Date (MM/DD/YYYY)	Trip Departure Date Must be a future date and on or before the return date.	Yes
returnDate	Date (MM/DD/YYYY)	Trip Return Date Must be a future date and on or after the departure date.	Yes
initialTripDepositDate	Date (MM/DD/YYYY)	Initial Trip Deposit Date	Yes

		Must be a past date or today's date	
destinationStr	Array of Strings	<p>Destination countries list</p> <p>Array of 3-character country codes. See Appendix A for allowed country codes. At least one destination country is required.</p> <p>iTravellInsured plans require iTravellInsuredPrimaryDestination to be passed and destinationStr is not required.</p> <p>Note: List of destination countries allowed varies for each plan. The API throws error if a plan does not allow a specific destination country passed in the request.</p> <p>If a plan accepts only a single destination and if multiple countries are passed, then the API takes the first country in the list as the destination country.</p>	Conditional
iTravellInsuredPrimaryDestination	Number	<p>Required for iTravellInsured plans only</p> <p>One of the following values must be passed:</p> <ul style="list-style-type: none"> 1 - U.S. Domestic, Hawaii, Alaska 2 - Caribbean 3 - Europe 4 - Far East 5 - Middle East 6 - Central America 7 - South America 8 - Africa 9 - India 10 - Canada 11 - Mexico 12 - Australia 13 - Other 	Conditional
iTravellInsuredTripType	Number	<p>Required for iTravellInsured plans only.</p> <p>One of the following values must be passed:</p> <ul style="list-style-type: none"> 1 - Air Only 2 - Air/Land Package 	

		<p>3 - Cruise Only 4 - Cruise/Air Package 5 - Land Only Package 6 - Air/Land/Cruise Package 8 - Land/Cruise Package</p>	
policyMaximum	Number	<p>Medical Maximum</p> <p>Applicable only for the below plans</p> <ul style="list-style-type: none"> - Safe Travels USA Trip Protection - Safe Travels Multinational Trip Protection <p>One of the below amounts should be passed.</p> <p>50000 100000 250000 500000 1000000</p> <p>Note: The API throws error if the policy maximum is not available for the stated age group.</p>	Conditional
travelerInfos	Include TravelerInfo object	<p>Traveler List</p> <p>Max travelers allowed for iTravelInsured plans is 10</p>	Yes
beneficiary	String	<p>Beneficiary name</p> <p>Name of the beneficiary. Max length - 45</p>	Yes
primaryEmail	String	<p>Primary Email address</p> <p>Valid email address. Max length - 45</p>	Yes
phoneNumber	String	<p>Phone Number</p> <p>Valid phone number Max length - 20</p>	Yes
faxNumber	String	<p>Fax Number</p> <p>Valid fax number Max length - 45</p>	No

mailingAddress	Include Address object	Mailing Address Required for iTravellInsured plans only Note: There may be certain countries that a plan does not allow as a mailing address. The API throws an error in this case.	Conditional
residenceAddress	Include Address object	Residence Country Address Required for Trawick plans only Note: There may be certain countries that a plan does not allow as a Residence country address. The API throws an error in this case.	Yes
billingAddress	Include Address object	Billing Address Note: There may be certain countries that a plan does not allow as a billing address. The API throws an error in this case.	Yes
ccType	String	Credit card type / Payment type One of the following values must be passed – Visa Master Card Discover AMEX eCheck Note: eCheck is acceptable only for the iTravellInsured plans	Yes
creditCardNumber	String	Credit card number Required when credit card type /payment type is other than eCheck. For example – Visa, Master Card A valid credit card number must be passed	Conditional
ccFullName	String	Credit card name Required when credit card type /payment type is other than eCheck. For example – Visa, Master Card. Max length – 45	Conditional

ccExpMonth	Number	Credit Card Expiration Month Required when credit card type /payment type is other than eCheck. For example – Visa, Master Card Must pass a number between 1 and 12.	Conditional
ccExpYear	Number	Credit Card Expiration Year Required when credit card type /payment type is other than eCheck. For example – Visa, Master Card Must pass a valid year: current year or a future one.	Conditional
creditCardCVV	String	Credit Card CVV Required when credit card type /payment type is other than eCheck. For example – Visa, Master Card. Max length – 4	Conditional
bankAcctNum	String	Bank account number Required when credit card type /payment type is eCheck Max length – 17	Conditional
bankRoutingNum	String	Bank routing number Required when credit card type /payment type is eCheck Max length – 9	Conditional
bankAccountType	String	Bank account type Required when credit card type /payment type is eCheck One of the following values must be passed – 1 for Commercial Checking Account 2 for Consumer Checking Account 3 for Consumer Savings Account	Conditional
bankAccountName	String	Bank account name Required when credit card type /payment type is eCheck. Max length – 50	Conditional

Sample purchase payload

```
{
  "affiliateId" : "johnsmith",
  "destinationStr": [
    "USA"
  ],
  "departureDate" : "01/21/2020",
  "returnDate": "01/31/2020",
  "initialTripDepositDate" : "01/01/2020"
  "beneficiary": "Test",
  "primaryEmail": "test@test.com",
  "phoneNumber": "+1-2223334444",

  "travelerInfos": [
    {
      "firstName" : "TravelerOne",
      "lastName" : "TravelerOne",
      "birthDate" : "01/01/1990",
      "gender" : "M",
      "citizenshipCountry" : "IND"
      "tripCost" : 1500
    },
    {
      "firstName" : "TravelerTwo",
      "lastName" : "TravelerTwo",
      "birthDate" : "10/01/2000",
      "gender" : "F",
      "citizenshipCountry" : "IND"
      "tripCost" : 1500
    },
    {
      "firstName" : "TravelerThree",
      "lastName" : "TravelerThree",
```

```
"birthDate" : "01/01/2020",
"gender" : "M",
"citizenshipCountry" : "IND"
"tripCost" : 1500
}
],
"residenceAddress" : {
  "address1" : "4200 Mapleshade Ln",
  "address2" : "Suite 200",
  "city" : "Plano",
  "state" : "TX",
  "postalCode" : "75093",
  "country" : "USA"
},
"billingAddress" : {
  "phone" : "+1-1112223333",
  "address1" : "4200 Mapleshade Ln",
  "address2" : "",
  "city" : "Plano",
  "state" : "TX",
  "postalCode" : "75093-1212",
  "country" : "USA"
},
"ccType" : "Visa",
"ccFullName" : "Test Test",
"creditCardNumber" : "4111111111111111",
"ccExpMonth" : "12",
"ccExpYear" : "2020",
"creditCardCVV" : "123",

"planId" : "634"
}
```

For sample successful response, see section – [Successful Response](#)

Purchase API - Errors

Error Responses

Field/Global Errors:

Field errors consists of simple field level validations and global errors are cross field validation errors. Majority of the business logic errors are returned as [Errors](#).

Sample Field Error:

```
{
  "status": "error",
  "data": {
    "fieldErrors": [
      {
        "message": "Start Date is required.",
        "field": "startDate"
      }
    ]
  }
}
```

Sample Global Errors:

```
{
  "status": "error",
  "data": {
    "globalErrors": [
      {
        "message": "Home Country Departure Date must be on or before the Start Date."
      }
    ]
  }
}
```

```

    ]
  }
}

```

Type	Field	Message
Field Error	affiliateId	Affiliate Id is required.
	planId	Plan Id is required.
	planId	Plan Id is invalid.
	startDate	Start Date is required.
	startDate	Start Date cannot be in the past.
	startDate	Start Date must be in the format mm/dd/yyyy.
	endDate	End Date is required.
	endDate	End Date cannot be in the past.
	endDate	End Date must be in the format mm/dd/yyyy.
	departureDate	Departure Date must be in the future.
	departureDate	Departure Date must be in the format mm/dd/yyyy.
	departureDate	Return Date is required.
	returnDate	Return Date must be in the future.
	returnDate	Return Date must be in the format mm/dd/yyyy.
	returnDate	Initial Trip Deposit Date is required
	initialTripDepositDate	Initial Trip Deposit Date must be in the format mm/dd/yyyy.
	initialTripDepositDate	Initial Trip Deposit Date cannot be after today's date.
	initialTripDepositDate	Departure Date must be in the future.
	tripCost	Trip cost is invalid or not passed. Trip cost is required for each traveler.

tripCost	Trip Cost entered for Traveler <<traveler num>> is not valid. Trip Cost must be at least \$1.
destinationStr	Destination country list is required.
policyMaximum	Policy Maximum is invalid.
policyMaximum	Policy Maximum must be a number.
coinsurance	Coinsurance is required
coinsurance	Coinsurance is invalid
deductible	Deductible is required.
deductible	Deductible is invalid.
homeCountryDepartDate	Home Country Departure Date is required.
homeCountryDepartDate	Home Country Departure Date must be in the format mm/dd/yyyy.
homeCountryReturnDate	Home Country Return Date is required.
homeCountryReturnDate	Home Country Return Date must be in the format mm/dd/yyyy.
beneficiary	Beneficiary is required.
beneficiary	Beneficiary value exceeds maximum length.
beneficiary	Beneficiary cannot contain numbers or special characters
beneficiaryRelationship	Beneficiary Relationship is required.
beneficiaryRelationship	Beneficiary Relationship value exceeds maximum length.
beneficiaryRelationship	Beneficiary Relationship cannot contain numbers or special characters
primaryEmail	Email is required.
primaryEmail	Please enter a valid email address.
primaryEmail	Email value exceeds maximum length.
phoneNumber	Phone Number is required.
phoneNumber	Phone Number value exceeds maximum length.
faxNumber	Fax Number value exceeds maximum length.

arrivalDtUS	US Date of Arrival must be in the format mm/dd/yyyy.
travelerInfo.firstName	First Name is required.
travelerInfo.firstName	First Name value exceeds maximum length.
travelerInfo.firstName	First Name cannot contain numbers or special characters
travelerInfo.lastName	Last Name is required.
travelerInfo.lastName	Last Name value exceeds maximum length.
travelerInfo.lastName	Last Name cannot contain numbers or special characters
travelerInfo.birthDate	Birth Date is required.
travelerInfo.birthDate	Birth Date must be in the format mm/dd/yyyy.
travelerInfo.birthDate	Birth Date cannot be today or in the future.
travelerInfo.gender	Gender is required.
travelerInfo.gender	Invalid gender.
travelerInfo.passportNumber	Passport Number is required.
travelerInfo.passportNumber	Passport number/Govt Issued Id number value exceeds maximum length.
travelerInfo.passportNumber	Passport number/Govt Issued Id number cannot contain special characters.
travelerInfo.citizenshipCountry	Citizenship Country is required.
address.contact	Contact Name value exceeds maximum length.
address.contact	Contact Name cannot contain special characters.
address.address1	Address 1 is required.
address.address1	Address 1 value exceeds maximum length.
address.address1	Address 1 cannot contain special characters
address.address2	Address 2 value exceeds maximum length.
address.address2	Address 2 cannot contain special characters.
address.city	City is required.

address.city	City value exceeds maximum length.
address.city	City cannot contain numbers or special characters
address.state	State is required
address.state	State value exceeds maximum length.
address.state	State cannot contain special characters
address.postalCode	Postal Code is required.
address.postalCode	Postal Code value exceeds maximum length.
address.postalCode	Postal Code cannot contain special characters
address.country	Country is required.
address.phone	Phone number value exceeds maximum length.
ccType	Credit Card/Payment type is required.
ccType	Credit Card/Payment type is invalid.
ccFullName	Credit card name is required.
ccFullName	Credit card name value exceeds maximum length.
ccFullName	Credit card name cannot contain numbers or special characters
creditCardNumber	Credit card number is required.
ccExpMonth	Credit card expiration month is required.
ccExpMonth	Credit card expiration month must be a number.
ccExpMonth	Credit card expiration month is invalid.
ccExpYear	Credit card expiration year is required.
ccExpYear	Credit card expiration year must be a number.
creditCardCVV	Credit card CVV is required.
creditCardCVV	Credit card CVV value exceeds maximum length.
bankAcctNum	Bank account number is required.

	bankAcctNum	Bank account number value exceeds maximum length.
	bankRoutingNum	Bank routing number is required.
	bankRoutingNum	Please enter a valid Routing Number.
	bankRoutingNum	Bank routing number value exceeds maximum length.
	bankAccountName	Bank account name is required.
	bankAccountName	Bank account name value exceeds maximum length.
	bankAccountName	Bank account name cannot contain numbers or special characters
	bankAccountType	Bank account type is required.
	bankAccountType	Bank account type must be a number.
	signatureName	Signature is required.
	signatureName	Signature value exceeds maximum length.
	signatureName	Signature cannot contain numbers or special characters
	relationshipToApplicant	Relationship to applicant value exceeds maximum length.
	relationshipToApplicant	Relationship to applicant cannot contain numbers or special characters
Global Error		Home Country Departure Date must be on or before the Start Date.
		End Date cannot be before Start Date.
		Return Date cannot be before Departure Date.

Errors:

Error Code	Message	Applicable Plans
errors.invalidAffiliate	Affiliate invalid or not active.	All

errors.invalidCountryCode	Invalid country code.	All
errors.invalidStateCode	Invalid state code.	All
errors.invalidZipCodeUS	US Zip Code must be in standard format: NNNNN or NNNNN-NNNN.	All
errors.unavailableDestCountry	The Destination country <<country name>> is not allowed for the plan.	All
errors.unavailableDestCountries	Destination countries << comma separate country list>> are not allowed for the plan.	All
errors.unavailableCitizenshipCountry	The Citizenship country <<country name>> is not allowed for the plan.	All
errors.unavailableCitizenshipCountries	Citizenship countries << comma separate country list>> are not allowed for the plan. Please choose an alternate plan on this website or contact us for further assistance.	All
errors.policyMaximum	The policy maximum selected is not available for the stated age group.	All
errors.deductible	The deductible selected is not available for the stated age group.	All
errors.pepPlanType	Patriot Exchange Program plan type is invalid. Pass 2 to choose Add-On plan or 1 for the default plan.	Patriot Exchange Program
errors.workTravelProgram	When the primary insured is J1/J2, answer to the question "Are you participating in a "Work and Travel" program? " should be a "yes" or a "no". workTravelProgram is not set or invalid.	Patriot Exchange Program
errors.workTravelProgramName	When workTravelProgram is "yes", Work travel program name must be passed.	Patriot Exchange Program
errors.paymentFrequency	Payment frequency option is invalid. Pass 1 for One-Time Payment and 2 for Monthly Payment.	Student Health Advantage and Student Secure plans
errors.university	University (Name of School or Organization) is required.	Student Secure and Exchange Guard plans
errors.hostState	Host state is invalid or not passed. Host state is required when destination country is USA.	Student Secure Plans
errors.noTravelers	There must be at least one traveler in the request.	All

errors.mailingAddress	Mailing Address is required.	HCCMIS, Azimuth and IMG Plans
errors.contactName	Contact name is required for Mailing Address.	All
errors.unavailableMailingCountry	The Mailing address country <<country name>> is not allowed for the plan.	All
errors.unavailableMailingState	The Mailing address state <<state>> is not allowed for the plan.	All
errors.homeCountryAddress	Home Country Address is required.	All
errors.residenceAddress	Residence Address is required	Trawick Trip Plans
errors.unavailableHomeCountry	The Home country <<country name>> is not allowed for the plan.	All
errors.unavailableResidenceCountry	The Residence country <<country name>> is not allowed for the plan.	Trip Plans
errors.billingAddress	Billing Address is required.	All
errors.unavailableBillingCountry	The Billing address country <<country name>> is not allowed for the plan.	All
errors.unavailableBillingState	The Billing address state <<state>> is not allowed for the plan.	All
errors.paymentTypeNotAccepted	This credit card type / payment type is not accepted for this plan. Please use another payment method.	All
errors.invalidCreditCardNumber	Credit card number is invalid. Please correct.	All
errors.inValidCreditCardExpirationDate	Invalid credit card expiration date. Please correct expiration date or use alternate credit card.	All
errors.invalidPhoneNumber	Invalid phone number format or ISD code. Phone number must begin with a + followed by ISD code, a hyphen (-) and the actual phone number. Format : +<<ISD code>>-<<phone number>> Example: +1-8664678289	All
errors.billingPhone	Billing phone is required.	All
errors.ccName.lastName	Last name on the credit card is required.	All
errors.sameDayEffective	This plan does not allow coverage to be effective on the same	All

	day of purchase.	
errors.maxShortTerm	Coverage can be purchased for a maximum of 12 months at a time. Please adjust the Coverage Dates.	All
errors.sameDestinationAndHomeCountry	Destination country(ies) cannot include home country.	All
errors.sameDestinationAndResidenceCountry	Destination country(ies) cannot include residence country.	Trip Plans
errors.sameDestinationAndCitizenshipCountry	Destination country(ies) cannot include citizenship country	All
errors.upTo4DestCountries	Cannot add more than 4 destinations countries.	Azimuth Plans
errors.anguillaSameCitizensAndDest	Anguilla citizens with Anguilla destination not allowed. Please choose an alternate plan on this website or contact us for further assistance.	Azimuth Plans
errors.affiliateNotSigned	Affiliate not signed up for the plan.	All
errors.communicationError	An Unexpected Error occurred while processing the request. Please try again or contact us for further assistance.	All
errors.retryError	The order did not go through. Please try again or contact us for further assistance.	All
errors.premiumDiscrepancy	We are unable process this application due to technical issues.	All
errors.initialDurationGreater	The Coverage End Date cannot exceed << <i>max initial duration days allowed by the plan</i> >> from the Coverage Start Date. Please adjust the Coverage End Date	All
errors.visitorSecureArrivalFor65plusRequired	Date of Arrival in US required with applicants 65 and older.	HCCMIS - Visitor Secure
errors.visitorSecureArrivalFor65plus	Coverage must begin within 30 days of arrival in the US for individuals age 65 and above.	HCCMIS - Visitor Secure
errors.maxTravelersExceededHccmis	Maximum number of travelers allowed is 10.	HCCMIS Plans
errors. maxTravelersStudentSecure	Only 1 traveler is allowed in Student Secure plans.	HCCMIS Student Secure plans
errors.workFLRequired	When the mailing state is Florida, the answer to the question "Are you coming to Florida for work?" should be a "yes" or a "no". primaryWorkFL not set.	HCCMIS Plans
errors.minimumAge	Must be minimum 14 days old for this plan.	HCCMIS and Azimuth Plans

errors.hccmisPhysicalLocationState	If any of the proposed insureds is physically located in the states of Maryland, New York or Washington then the purchase of this policy is prohibited. "hccmisPhysicallyLocatedState" should be set as "no" in order to make the purchase.	HCCMIS Plans
errors.hccmisPhysicalLocationCountry	If any of the proposed insureds is physically located in the Country of Canada or Australia then the purchase of this policy is prohibited. "hccmisPhysicallyLocatedCountry" should be set as "no" in order to make the purchase.	HCCMIS Plans
errors.atlasIranNorthKoreaCuba	We're sorry, but we are unable to accept your application due to U.S. economic sanctions and embargo programs and/or other applicable trade sanction laws.	HCCMIS Plans
errors.atlasAgeRanges	The plan options available for age 70 and above vary. Please apply separately for individuals aged 69 and under, 70 to 79, and 80 and above.	HCCMIS and Azimuth Plans
errors.startDateAtlas	Start Date cannot be more than 6 months in the future from today. Please adjust the Start Date	HCCMIS Plans
errors.startDateStudentSecure	Start Date cannot be more than 9 months in the future from today. Please adjust the Start Date	HCCMIS - Student Secure plans
errors.startDateVisitorSecure	Start Date cannot be more than 3 months in the future from today. Please adjust the Start Date	HCCMIS Visitor Secure
errors.startDateARS	Start Date cannot be more than 180 days in the future from today. Please adjust the Start Date, choose an alternate plan on this website, or contact us for further assistance.	Azimuth Plans
errors.initialDurationAtlasAmerica	Applicants traveling to the USA are limited to 364 days of coverage per the United States Patient Protection and Affordable Care Act (PPACA). Please adjust the Coverage End Date for a maximum of 364 days coverage	HCCMIS Plans
errors.vsUSCitizenOrHomeGoingToUS	This plan does not allow certain Citizenships/Home Countries to have US or US territories as a destination.	HCCMIS – Visitor Secure
errors.studentSecureUSCitizenUSDestOrHomeCountry	This plan is not available for US citizens or residents traveling in the US.	HCCMIS - Student Secure plans
errors.studentSecureHomeCountryUSHostUS	When Home Country is US or a US Territory, Host Country cannot be listed as US or US Territory.	HCCMIS - Student Secure plans

errors.studentSecureSameHomeCountryHostCountry	Home Country and Host Country cannot be the same.	HCCMIS - Student Secure plans
errors.unavailableHostCountry	The Host country <<country name>> is not allowed for the plan.	HCCMIS - Student Secure plans
errors.hccFloridaLicense	Unfortunately we are unable to offer this plan when the mailing address state is Florida.	HCCMIS Plans
errors.imgAgeRangesSeventyPlus	The plan options available for age 70 and above vary. Please apply separately for individuals aged 69 and under, 70 to 79, and 80 and above.	IMG Plans
errors.imgAgeRangesEightyPlus	The plan options available for age 80 and above vary. Please apply separately for individuals aged 79 and under, and 80 and above.	IMG Plans
errors.imgPaperApplicationRequired	Based on your input, paper application is required.	IMG Plans
errors.imgChildCount	Number of dependents children cannot exceed 20.	IMG Plans
errors.imgStartEndDate	The End Date must be after the Start Date.	IMG Plans
errors.imgStudentCitizenshipStudyUSTerritories	This plan is unavailable for citizens of American Samoa, Guam, Northern Mariana Islands, Puerto Rico, United States, United States Minor Outlying Islands, Virgin Islands (U.S) if studying in one of the same countries.	IMG - Patriot Exchange Program IMG - Student Health Advantage Plans
errors.FLlocation	When mailing address or residence address is in Florida state then imgPhysicallyLocatedFL should be set either as "yes" or "no".	IMG Plans
errors.relationshipToApplicant	Relationship to applicant is required when primary is below 16 years of age.	IMG Plans
errors.childPrimary	Child primary insured cannot have spouse or dependents. Please complete separate applications.	IMG Plans, Azimuth Plans and HCCMIS Visitor Secure
errors.spouseUnder18	Spouse must be at least 18 years old. Please complete separate applications.	IMG Plans, Azimuth Plans and HCCMIS Visitor Secure
errors.dependentsOver18	Dependents must be under 18 years old. Please complete a separate application for any child aged 18 and older.	IMG Plans, Azimuth Plans and HCCMIS Visitor Secure
errors.travelerType	Traveler Type for each traveler is required. Must be primary,	IMG Plans, Azimuth Plans and

	spouse or child.	HCCMIS Visitor Secure
errors.travelerTypePrimary	There must be at least one primary traveler. Set traveler Type as primary.	IMG Plans, Azimuth Plans and HCCMIS Visitor Secure
errors.travelerTypePrimarySpouse	There can be only one primary or spouse traveler.	IMG Plans, Azimuth Plans and HCCMIS Visitor Secure
errors.visaType	Visa type invalid or not passed. Visa type is required for each traveler.	IMG Patriot Exchange Program HCCMIS Student Secure plans
errors.j2VisaHolder	When the primary insured is J1/J2, answer to the question "Are you a J2 visa holder? " should be a "yes" or a "no". j2VisaHolder is not set or invalid.	Patriot Exchange Program
errors.trawickAgeRanges	Plan options available for age 70 and above vary. Please apply separately for individuals aged 69 and under, and 70 and above.	Trawick Plans
errors.deductibleTrawick	Only \$0 deductible is available for the selected state.	Trawick Plans
errors.policyMaxTrawickNH	Only \$50,000 policy maximum is available for the selected state.	Trawick Plans
errors.agentNotLicensed	Agent is not licensed to sell this product in this state.	Trawick Plans
errors.memberHasCoverage	One of the members in this order has existing coverage.	Trawick Plans
errors.creditCardCharged	An error occurred processing your documents. Your card was charged, so please don't submit the transaction again - please contact customer service	Trawick Plans
errors.chargeBackTrawick	Unable to process the transaction due to a prior chargeback dispute.	Trawick Plans
errors.tripLengthGreater	The Travel Return Date cannot exceed <<Number>> days from the Travel Departure Date. Please adjust the Travel Return Date, choose an alternate plan on this website, or contact us for further assistance.	Trip Plans
errors.tripCostExceeded	Maximum Trip Cost allowed by the plan is <<trip cost>>; this is the maximum amount that can be insured. Some benefits are only available if the full Trip Cost is insured.	All Trip Plans
errors.iTravelsChildTripCostMoreThanAdult	This plan requires the trip cost of every child to be less than the trip cost of every adult.	iTravelInsured Travel SE plans

errors.stFirstClassMaxTripCostForEightyPlus	This plan is not available for ages above 80 when Trip Cost is greater than \$30,000.	Trawick Safe Travels First Class
errors.stFirstClassMaxTripLengthForEightyPlus	This plan only allows a Travel duration up to 30 days for ages above 80. Please adjust the Travel Dates	Trawick Safe Travels First Class
errors.stSingleTripMaxTripLengthForSeventyPlus	The plan only allows a Travel duration up to 30 days for ages above 70. Please adjust the Travel Dates	Trawick Safe Travels Single Trip
errors.trawickTripPurchaseDate	Initial Trip Deposit Date must be within 455 days prior to the Departure Date.	Trawick Trip Plans

Credit Card / Payment Error Responses

errorCode	Message
errors.invalidCreditCardNumber	Credit card number is invalid. Please correct.
errors.inValidCreditCardExpirationDate	Invalid credit card expiration date. Please correct expiration date or use alternate credit card.
errors.creditCardError	A credit card error occurred while processing your request. Please try again or contact us for further assistance.
errors.creditCardDeclined	Your credit card was declined. Please use another card or contact your bank / financial institution to resolve the issue.
errors.paymentDeclined	Your payment method was declined. Please use another payment method or contact your bank/financial institution to resolve the issue.
errors.creditCardCVVError	Invalid CVV code. Please correct.
errors.bankUnreachable	Credit card declined: Issuing bank could not be reached.
errors.insufficientFunds	Credit card declined: Insufficient funds.
errors.cardStolen	Credit card declined: This card has been reported lost or stolen. Please contact your credit card company.
errors.billingAddrNotVerified	Credit card declined: Billing address not verified.
errors.restrictedCardNumber	Credit card declined: Restricted card number.
errors.invalidRefNumber	Credit card declined: Invalid reference number.

errors.invalidTranCode	Credit card declined: Invalid transaction code.
errors.invaludAuthNumber	Credit card declined: Invalid authorization number.
errors.invalidCardHolder	Credit card declined: Invalid card holder.
errors.invalidAmount	Credit card declined: Invalid amount.
errors.maxRedemptionLimit	Credit card declined: Maximum redemption limit met.
errors.duplicateTransaction	Credit card declined: Duplicate transaction.
errors.cardNotActive	Credit card declined: Card not active.
errors.cardHolderStoppedAuth	Credit card declined: Cardholder has requested that all authorizations be stopped for this account due to closed account.
errors.cardHolderStoppedRecurringPayments	Credit card declined: Cardholder has requested all recurring / installment payments be stopped.
errors.noAccount	Payment declined: Account does not exist. Please use another payment method or contact your bank/financial institution to resolve the issue.
errors.amexIncorrectCID	Credit card declined: American Express CID is incorrect.
errors.cardRestricted	Credit card declined: Card has been restricted.
errors.transactionNotAllowed	Credit card declined: Issuing bank does not allow this type of transaction.
errors.creditCardExpired	Credit card declined: Credit card is expired.
errors.exceedsActivityLimit	Credit card declined: Exceeds activity limit. Please contact your credit card company.
errors.exceedsWithdrawalLimit	Credit card declined: Exceeds withdrawal limit. Please contact your credit card company.
errors.maxTriesExceeded	Credit card declined: Allowable number of tries exceeded.
errors.invalidMerchant	Credit card declined: Invalid Merchant
errors.creditCardPickupError	Credit card declined: Either this card is expired or has been reported lost or stolen. Please contact your credit card company.

Appendix A - Country Codes

Country	Code
Afghanistan	AFG
Aland Islands	ALA
Albania	ALB
Algeria	DZA
American Samoa	ASM
Andorra	AND
Angola	AGO
Anguilla	AIA
Antarctica	ATA
Antigua And Barbuda	ATG
Argentina	ARG
Armenia	ARM
Aruba	ABW
Australia	AUS
Austria	AUT
Azerbaijan	AZE
Bahamas	BHS
Bahrain	BHR
Bangladesh	BGD
Barbados	BRB
Belarus	BLR
Belgium	BEL

Belize	BLZ
Benin	BEN
Bermuda	BMU
Bhutan	BTN
Bolivia	BOL
Bonaire- Saint Eustatius and Saba	BES
Bosnia And Herzegovina	BIH
Botswana	BWA
Bouvet Island	BVT
Brazil	BRA
British Indian Ocean Territory	IOT
Brunei Darussalam	BRN
Bulgaria	BGR
Burkina Faso	BFA
Burundi	BDI
Cambodia	KHM
Cameroon	CMR
Canada	CAN
Cape Verde	CPV
Cayman Islands	CYM
Central African Republic	CAF
Chad	TCD
Chile	CHL
China	CHN

Christmas Island	CXR
Cocos (Keeling) Islands	CCK
Colombia	COL
Comoros	COM
Congo	COG
Congo- Democratic Republic of	COD
Cook Islands	COK
Costa Rica	CRI
Cote D'Ivoire	CIV
Croatia	HRV
Cuba	CUB
Curacao	CUW
Cyprus	CYP
Czechia	CZE
Denmark	DNK
Djibouti	DJI
Dominica	DMA
Dominican Republic	DOM
East Timor	TMP
Ecuador	ECU
Egypt	EGY
El Salvador	SLV
Equatorial Guinea	GNQ
Eritrea	ERI

Estonia	EST
Ethiopia	ETH
Falkland Islands (Malvinas)	FLK
Faroe Islands	FRO
Fiji	FJI
Finland	FIN
France	FRA
French Guiana	GUF
French Polynesia	PYF
French Southern Territories	ATF
Gabon	GAB
Gambia	GMB
Georgia	GEO
Germany	DEU
Ghana	GHA
Gibraltar	GIB
Greece	GRC
Greenland	GRL
Grenada	GRD
Guadeloupe	GLP
Guam	GUM
Guatemala	GTM
Guernsey	GGY
Guinea	GIN

Guinea-Bissau	GNB
Guyana	GUY
Haiti	HTI
Heard Island And Mcdonald Islands	HMD
Holy See (Vatican City State)	VAT
Honduras	HND
Hong Kong	HKG
Hungary	HUN
Iceland	ISL
India	IND
Indonesia	IDN
Iran	IRN
Iraq	IRQ
Ireland	IRL
Isle Of Man	IMN
Israel	ISR
Italy	ITA
Jamaica	JAM
Japan	JPN
Jersey	JEY
Jordan	JOR
Kazakhstan	KAZ
Kenya	KEN
Kiribati	KIR

Kosovo	XKX
Kuwait	KWT
Kyrgyzstan	KGZ
Laos	LAO
Latvia	LVA
Lebanon	LBN
Lesotho	LSO
Liberia	LBR
Libya	LBY
Liechtenstein	LIE
Lithuania	LTU
Luxembourg	LUX
Macau	MAC
North Macedonia	MKD
Madagascar	MDG
Malawi	MWI
Malaysia	MYS
Maldives	MDV
Mali	MLI
Malta	MLT
Marshall Islands	MHL
Martinique	MTQ
Mauritania	MRT
Mauritius	MUS

Mayotte	MYT
Mexico	MEX
Micronesia- Federated States of	FSM
Moldova- Republic of	MDA
Monaco	MCO
Mongolia	MNG
Montenegro	MNE
Montserrat	MSR
Morocco	MAR
Mozambique	MOZ
Myanmar	MMR
Namibia	NAM
Nauru	NRU
Nepal	NPL
Netherlands	NLD
Netherlands Antilles	ANT
New Caledonia	NCL
New Zealand	NZL
Nicaragua	NIC
Niger	NER
Nigeria	NGA
Niue	NIU
Norfolk Island	NFK
North Korea	PRK

Northern Mariana Islands	MNP
Norway	NOR
Oman	OMN
Pakistan	PAK
Palau	PLW
Palestinian Territory - Occupied	PSE
Panama	PAN
Papua New Guinea	PNG
Paraguay	PRY
Peru	PER
Philippines	PHL
Pitcairn	PCN
Poland	POL
Portugal	PRT
Puerto Rico	PRI
Qatar	QAT
Reunion	REU
Romania	ROU
Russia	RUS
Rwanda	RWA
Saint Barthelemy	BLM
Saint Helena- Ascension and Tristan Da Cunha	SHN
Saint Kitts And Nevis	KNA
Saint Lucia	LCA

Saint Martin (French Part)	MAF
Saint Pierre And Miquelon	SPM
Saint Vincent And The Grenadines	VCT
Samoa	WSM
San Marino	SMR
Sao Tome And Principe	STP
Saudi Arabia	SAU
Senegal	SEN
Serbia	SRB
Seychelles	SYC
Sierra Leone	SLE
Singapore	SGP
Sint Maarten (Dutch Part)	SXM
Slovakia	SVK
Slovenia	SVN
Solomon Islands	SLB
Somalia	SOM
South Africa	ZAF
South Georgia And The South Sandwich Islands	SGS
South Korea	KOR
South Sudan	SSD
Spain	ESP
Sri Lanka	LKA
Sudan	SDN

Suriname	SUR
Svalbard And Jan Mayen	SJM
Eswatini	SWZ
Sweden	SWE
Switzerland	CHE
Syria	SYR
Taiwan	TWN
Tajikistan	TJK
Tanzania- United Republic of	TZA
Thailand	THA
Timor-Leste	TLS
Togo	TGO
Tokelau	TKL
Tonga	TON
Trinidad And Tobago	TTO
Tunisia	TUN
Turkey	TUR
Turkmenistan	TKM
Turks And Caicos Islands	TCA
Tuvalu	TUV
Uganda	UGA
Ukraine	UKR
United Arab Emirates	ARE
United Kingdom	GBR

United States	USA
United States Minor Outlying Islands	UMI
Uruguay	URY
Uzbekistan	UZB
Vanuatu	VUT
Venezuela	VEN
Viet Nam	VNM
Virgin Islands (British)	VGB
Virgin Islands (U.S.)	VIR
Wallis And Futuna	WLF
Western Sahara	ESH
Yemen	YEM
Zambia	ZMB
Zimbabwe	ZWE
Yugoslavia	YUG

Appendix B - State Codes

Country	StateCode	State	Notes
Other than USA	OutsideUSA	-	This is valid only for Quote API
USA	AL	Alabama	
	AK	Alaska	
	AZ	Arizona	
	AR	Arkansas	
	CA	California	
	CO	Colorado	
	CT	Connecticut	
	DE	Delaware	
	DC	District of Columbia	
	FL	Florida	
	GA	Georgia	
	HI	Hawaii	
	ID	Idaho	
	IL	Illinois	
	IN	Indiana	
	IA	Iowa	
	KS	Kansas	
KY	Kentucky		
LA	Louisiana		
ME	Maine		
MD	Maryland		

MA	Massachusetts	
MI	Michigan	
MN	Minnesota	
MS	Mississippi	
MO	Missouri	
MT	Montana	
NE	Nebraska	
NV	Nevada	
NH	New Hampshire	
NJ	New Jersey	
NM	New Mexico	
NY	New York	
NC	North Carolina	
ND	North Dakota	
OH	Ohio	
OK	Oklahoma	
OR	Oregon	
PA	Pennsylvania	
RI	Rhode Island	
SC	South Carolina	
SD	South Dakota	
TN	Tennessee	
TX	Texas	
UT	Utah	

	VT	Vermont	
	VA	Virginia	
	WA	Washington	
	WV	West Virginia	
	WI	Wisconsin	
	WY	Wyoming	
Canada (CAN)	AB	Alberta	
	BC	British Columbia	
	MB	Manitoba	
	NB	New Brunswick	
	NL	Newfoundland & Labrador	
	NT	Northwest Territories	
	NS	Nova Scotia	
	NU	Nunavut	
	ON	Ontario	
	PE	Prince Edward Island	
	QC	Quebec	
	SK	Saskatchewan	
	YT	Yukon	
Australia (AUS)	ACT	Australian Capital Territory	
	NSW	New South Wales	
	NT	Northern Territory	
	QLD	Queensland	
	VIC	Victoria	

	TAS	Tasmania	
	WA	Western Australia	
	SA	South Australia	
India (IND)	AN	Andaman and Nicobar Islands	
	AP	Andhra Pradesh	
	AR	Arunachal Pradesh	
	AS	Assam	
	BR	Bihar	
	CH	Chandigarh	
	CG	Chhattisgarh	
	DN	Dadra and Nagar Haveli	
	DD	Daman and Diu	
	DL	Delhi	
	GA	Goa	
	GJ	Gujarat	
	HR	Haryana	
	HP	Himachal Pradesh	
	JK	Jammu and Kashmir	
	JS	Jharkhand	
	KA	Karnataka	
	KL	Kerala	
	LD	Lakshadweep	
MP	Madhya Pradesh		
MH	Maharashtra		

	MN	Manipur	
	ML	Meghalaya	
	MZ	Mizoram	
	NL	Nagaland	
	OR	Orissa	
	PY	Puducherry	
	PB	Punjab	
	RJ	Rajasthan	
	SK	Sikkim	
	TN	Tamil Nadu	
	TR	Tripura	
	UK	Uttarakhand	
	UP	Uttar Pradesh	
	WB	West Bengal	
	TS	Telangana	
	LA	Ladakh	
United Kingdom (GBR)	England	England	
	Northern_Ireland	Northern Ireland	
	Scotland	Scotland	
	Wales	Wales	

Appendix C - Company Codes

Company Code	Description
HCCMIS	Tokio Marine HCC - MIS Group
Trawick	Trawick International
IMG	International Medical Group (IMG)
iTI	iTravellInsured
Azimuth	Azimuth Risk Solutions

Only for BSR Global DMC

Appendix D - Plans

Plan ID	Plan Name	Company Code	Category
51	Atlas America	HCCMIS	Travel / Student Medical
52	Atlas International	HCCMIS	Travel Medical
517	VisitorSecure	HCCMIS	Travel / Student Medical
565	Atlas Essential America	HCCMIS	Travel / Student Medical
566	Atlas Essential International	HCCMIS	Travel Medical
567	Atlas Premium America	HCCMIS	Travel Medical
568	Atlas Premium International	HCCMIS	Travel Medical
599	ExchangeGuard Choice	HCCMIS	Student Medical
600	ExchangeGuard Essential	HCCMIS	Student Medical
561	StudentSecure - Elite	HCCMIS	Student Medical
453	StudentSecure - Select	HCCMIS	Student Medical
454	StudentSecure - Budget	HCCMIS	Student Medical
455	StudentSecure - Smart	HCCMIS	Student Medical
461	Safe Travels USA	Trawick	Travel Medical
462	Safe Travels International	Trawick	Travel Medical
543	Safe Travels USA Cost Saver	Trawick	Travel / Student Medical
544	Safe Travels International Cost Saver	Trawick	Travel Medical
556	Safe Travels for Visitors to the USA	Trawick	Travel Medical
594	Safe Travels USA Comprehensive	Trawick	Travel / Student Medical
655	Safe Travels Outbound	Trawick	Travel Medical

656	Safe Travels Outbound Cost Saver	Trawick	Travel Medical
508	Safe Travels USA Trip Protection	Trawick	Trip
583	Safe Travels Multinational Trip Protection	Trawick	Trip
634	Safe Travels 3 in 1	Trawick	Trip
635	Safe Travels Single Trip	Trawick	Trip
636	Safe Travels First Class	Trawick	Trip
1	Visitors Care	IMG	Travel Medical
4	Patriot America	IMG	Travel / Student Medical
21	Patriot International	IMG	Travel Medical
319	Patriot Platinum America	IMG	Travel / Student Medical
320	Patriot Platinum International	IMG	Travel Medical
563	Patriot America Plus	IMG	Travel / Student Medical
406	Patriot Exchange Program	IMG	Student Medical
532	Student Health Advantage – Standard	IMG	Student Medical
546	Student Health Advantage – Platinum	IMG	Student Medical
580	Travel Lite	iTI	Trip
608	Travel LX - All Other States	iTI	Trip
590	Travel LX - Florida	iTI	Trip
591	Travel LX - Kansas, Missouri, Virginia	iTI	Trip
592	Travel LX - Washington	iTI	Trip
607	Travel SE - All Other States	iTI	Trip

585	Travel SE - Florida	iTI	Trip
586	Travel SE - Kansas, Missouri, Virginia	iTI	Trip
588	Travel SE - Washington	iTI	Trip
673	Beacon America	ARS	Travel Medical
674	Beacon International	ARS	Travel Medical

Appendix E - Schengen Countries

Country	Code
Austria	AUT
Belgium	BEL
Czechia	CZE
Denmark	DNK
Estonia	EST
Finland	FIN
France	FRA
Germany	DEU
Greece	GRC
Hungary	HUN
Iceland	ISL
Italy	ITA
Latvia	LVA
Liechtenstein	LIE
Lithuania	LTU
Luxembourg	LUX
Malta	MLT
Netherlands	NLD

Norway	NOR
Poland	POL
Portugal	PRT
Slovakia	SVK
Slovenia	SVN
Spain	ESP
Sweden	SWE
Switzerland	CHE

Only for BSR Global DMCC