Next Action Category Code

Code	Name	Description
T	Terminal.	Quotation can't be created. Prompt user with error message.
R	Invalid Parameter. Fix. Re-invoke API.	Unable to create quotation due to missing/invalid parameter. Fix the parameters and re-invoke API call.

Motor API Error Codes

Error Code	Default Error Message	Next Action Category	Description
Motor API Error Codes			
A001	Unable to proceed with renewal. NCD elapsed more than 30 days.	T	Vehicle's expiry date has elapsed more than 30 days. Customer needs to call/visit branch to renew policy.
A002	You can only renew your insurance 2 months before the expiry date. Next Qualified NCD: *nxtQualifiedNcd* %. Next NCD Effective Date: *nxtNcdEffDate* %.	T	Quotation for renewal can be made as early as 60 days before current policy expiry. This error will appear if it is made earlier.
A003	Sum insured must be within range of RM *marketMinValue* and RM *marketMaxValue*	R	Field **proposed_sum_insured** in /quote call must fall (inclusive) between **sum_covered_min** and **sum_covered_max**.
A004	Your car market value (RM *%f*) is below our minimum permitted sum covered (RM *%d*). Please call Etiqa Sales Centre at 1300 139 139.	T	Vehicle's market value is lower than minimum permitted sum covered set by underwriter. Customer needs to call/visit branch to renew policy.
A005	Your car market value (RM *%f*) is higher than our maximum permitted sum covered (RM *%d*). Please call Etiqa Sales Centre at 1300 139 139.	T	Vehicle's market value is higher than maximum permitted sum covered set by underwriter. Customer needs to call/visit branch to renew policy.
A006	Vehicle age must not be more than *vehicleAgeMax*	T	Vehicle must not be older than permitted number as set by underwriter. Customer needs to call/visit branch to renew policy.
A007	No vehicle information.	R	Variant for this vehicle is not found in ISM record. Direct customer to select variant from given /motor/vehicles/*makeCode/modelCode/makeYear* API endpoint in **data** field.
A008	Sorry, you can only choose Basic Flood Coverage or Extended Flood Coverage, not both.	R	Either choose one of these add-ons or none.
A009	Sorry, you can only choose CART or LOU, not both	R	Either choose one of these add-ons or none.

A010	Invalid Pay Flag (use BFR or AFT)	R	Field **pay_flag** must either be BFR or AFT.
A011	Empty or invalid vehicle registration number.	R	Valid vehicle number must be provided. (Mandatory)
A012	Empty or invalid ID Type	R	Only following ID Types can be selected: (**1**: NRIC, **2**: Old IC, **3**: Army, **4**: Police, **5**: Passport)
A013	Empty or invalid ID Value	R	Field **id_value** must not be empty.
A014	Invalid NRIC	R	Invalid NRIC format. Accepted format is YYMMDDAANNNN where YYMMDD is a valid date and AANNNN is valid integers.
A015	Empty or invalid postcode	R	Valid Malaysian postcode must be provided.
A016	Empty or invalid Cover Type	R	Only **MI** (Motor Insurance) or **MT** (Motor Takaful) is accepted for field **coverage_type**.
A017	Empty or invalid email	R	Fix email to correct format.
A018	No payment information	R	No payment information in /policy call payload.
A019	Both PDS and IND declarations must be accepted to proceed	R	Customer must acknowledge PDS (Product Disclosure Sheet) and IND (Important Notice & Declaration) declaration before buying policy.
A020	Unable to access CPF endpoint.	T	Internal System Error. Contact Etiqa's Technical Support.
A021	Unable to access VPMS endpoint.	T	Internal System Error. Contact Etiqa's Technical Support.
A022	Unable to access ISM endpoint.	T	Internal System Error. Contact Etiqa's Technical Support.
A023	Unable to access MDM endpoint.	T	Internal System Error. Contact Etiqa's Technical Support.
A024	Unable to generate quotation number.	R/T	Internal System Error. Contact Etiqa's Technical Support.
A025	Invalid parameters in system internals.	T	Internal System Error. Contact Etiqa's Technical Support.
A026	Invalid Reference ID	T	TXREF no longer valid as its session has timed out. Create new quotation.
A027	Invalid Payment Amount	R	Amount paid to payment gateway must match **total_payable** amount in quotation.
A028	Invalid Payment Reference Number	R	Field **reference_no** must not be empty.
A029	Invalid Payment Method	R	Field **payment.method** must not be empty.
A030	Invalid Input (Json Error).	R	Unable to parse JSON input. Re-invoke API with valid JSON payload.
A031	Invalid Payment Timestamp.	R	Field **payment.timestamp** must not be empty.
A032	ISM service yields error.	T	Internal System Error. Contact Etiqa's Technical Support.
A033	CPF service yields error.	T	Internal System Error. Contact Etiqa's Technical Support.
A034	MDM service yields error.	T	Internal System Error. Contact Etiqa's Technical Support.
A035	Vehicle make_year information missing.	T	No make_year information in ISM record. Customer needs to call/visit branch to renew policy.
A036	Illegal ID value modification	R	Field **id_value** must not be modified after quotation has been created.
A037	Illegal Vehicle Registration value modification	R	Field **vehicle_reg_no** must not be modified after quotation has been created.

A038	Driver record incomplete. Please provide details.	R	Driver's **name, residential_address1, residential_address2, birth_date** must be provided. If **quick_quote** is true, this validation is deferred to /policy call, otherwise the API will need it up front.
~~A039~~	Driver record incomplete. Please provide email or mobile phone.	R	**Deprecated.**
A040	VPMS service yields error.	T	Internal System Error. Contact Etiqa's Technical Support.
A041	Empty or invalid PDPA value. Must be either true or false.	R	PDPA declaration must be acknowledged.
A042	Windscreen cover must not be lower than RM *minWindscreenCover*.	R	Windscreen amount must not be lower than given amount.
A043	Invalid variant_code. It doesn't match any variants for given make_code, model_code and make_year.	R	Invalid **variant_code**. **variant_code** must be a valid variant taken from **make_code, model_code** and **make_year** parameters of /vehicle API call.
A044	Given DOB doesn't match NRIC.	R	If **birth_date** is given, it must match to NRIC birth date.
A045	Applicant's age must be 17 or higher	R	Validate legal driving age.
A046	Invalid or empty Date of Birth	R	API will automatically infer birth date if NRIC is given. Birth date need to be supplied if non-NRIC id is given, and API has no prior record.
A047	Invalid addons. Verify addons passed in parameter is subset to addons_list (of default response).	R	Selected **addons** in request must be a subset of **addons_list**. Not all addons are offered to vehicles depending on underwriter rules.
A048	Invalid Agent Code. Please check with admin.	T	Agent code is not registered in the system. Contact Etiqa's E-Channel to register as an agent.
~~A049~~	Driver record incomplete. Please provide gender.	R	**Deprecated.**
A050	Valid policy has been created.	T	Unable to create new quotation as valid policy is already in effect.
A051	Lapse declaration required.	R	For vehicle that lapsed expiry date but still within 30 days, lapse declaration must be accepted to renew policy.
A052	Unable to create invoice. Please check with system support.	R	Failed to create invoice. Please retry call the API with same payload after a while (few seconds).
A053	Motor API disabled for maintenance. Try again later.	T	System down for maintenance. Display error message to customer to try again later.
A054	Invoice number not created. Please submit /policy with BFR flag to retrieve invoice.	R	API will only allow /policy AFT call after /policy BFR call is already made to create invoice number.
A055	Fail to create policy. Please retry.	R	Due to some reason API might fail to create policy. Retry by re-invoking the API with same payload after some times. Suggested wait for few seconds.

A056	Illegal Agent Code value modification	R	Agent code can't be modified after quotation is created. Create new quotation to switch to different agent code.
A057	Sorry, you can only choose one of Car Respray Cover (Limit up to RM1000 or RM1500 or RM2500)	R	Either choose one of these add-ons or none.
A058	Sorry, you can only choose one of OTO360 package (Silver, Gold, Platinum)	R	Either choose one of these add-ons or none.
ISM Error Codes			
ENQ001	NCD confirmation is unavailable as confirmation already been taken earlier. Make sure no duplicate confirmation request, if not the confirmation already taken by another Insurance/Takaful company.	T	NCD has already been confirmed by Insurance/Takaful provider.
ENQ008	Error in ID No1 or ID No2 or ID not matches. Make sure Id No1 or Id No2 is correct or Insurance/Takaful code reported is correct.	T	Given ID (e.g. NRIC) doesn't match to vehicle registration number in ISM record.
ENQ014	No NCD granted. Claims NCD.	T	Customer needs to call/visit branch to resolve issue.
ENQ020	Error in Chassis No field or Chassis No is not match. Make sure the Chassis No is correct or the Insurance/Takaful code reported is correct.	T	Customer needs to call/visit branch to resolve issue.
ENQ077	Data not found.	T	Customer needs to call/visit branch to resolve issue.
ENQ094	Confirmation failed as new vehicle reported as Total Loss.	T	Customer needs to call/visit branch to resolve issue.
ENQ095	Confirmation failed as new vehicle reported as Stolen.	T	Customer needs to call/visit branch to resolve issue.
ENQ096	NCD Granted. New car previously reported as Stolen but subsequently recovered.	T	Customer needs to call/visit branch to resolve issue.
ENQ097	Error in Loss State Code. Make sure Loss State Code reported is correct	T	Customer needs to call/visit branch to resolve issue.
ENQ098	Policy Record Not Found, Claims pending to be uploaded. Make sure Policy record submitted.	T	Customer needs to call/visit branch to resolve issue.
ENQ099	Confirmation Failed - Vehicle Class cannot be transferred.	T	Customer needs to call/visit branch to resolve issue.