Accident Guard Plus

- Authentication
- Quote Composite
- Proposal Composite
- KYC
- Payment
- Download Policy Document
- Master dropdown APIs

Authentication:

Following is the endpoint to generate a token that will be used to authorize all the IPDSv2 APIs.

Request:

- **Endpoint:** https://uatapigw-tataaig.auth.ap-south-1.amazoncognito.com/oauth2/token
- **Method:** POST
- **Body:** [x-www-form-urlencoded]

```
{
"grant_type": <YOUR_GRANT_PROVIDED>,
"scope": <SCOPE_PROVIDED>,
"client_id": <CLIENT_ID_PROVIDED>,
"client_secret": <SECRET_PROVIDED>,
}
```

- **Headers**
  - **Content-Type:** `application/x-www-form-urlencoded`

Response:

You get access token in the response, along with its TTL(time-to-live).

```
{
    "access_token": <YOUR_ACCESS_TOKEN>,
    "expires_in": <TIME_TO_LIVE>,
    "token_type": <TYPE_OF_TOKEN>
}
```

Flow:

The flow stays the same.

Use the above mentioned contract to fetch the token and use it as a header `Authorization` in all the following API calls to IPDSv2.

In case the token expires, you get the status **401**, and the following message. Kindly handle the logic to refresh token accordingly.

status code: 401

```
{
    "message": "The incoming token has expired"
}
```

Quote Composite:

To generate and finalize a new quote on the IPDS V2 application.

Quote API Request	Request parameters	Request Field Type	Basic Field Validations
Product Variant	product_varaint	Mandatory	List from Product Master (tag : product_varaint)
Tenure (Years)	policy_tenure	Mandatory	String
Policy Start Date	policy_start_date	Mandatory	MM/DD/YYYY format
Annual Income	insured_annual_income	Mandatory	String(Max value - 9999999999)
Affiliation Type	affiliation_type	Mandatory	List from Product Master. (tag: affiliation_type)
Occupation	insured_occupation	Mandatory	List from Product Master (tag: insured_occupation)
Other Occupation	insured_other_occupation	Conditional Mandatory	String (Max 40) Required, if insured_occupation is set as 'Others'
office location	office_location	Mandatory	String
Sum Insured	sum_insured	Mandatory	List from Sum Insured Master
Customer Pincode	proposer_pincode	Mandatory	String(6 digits)
Is Proposer also the Insured	proposer_applicable	Mandatory	(Yes/No)
Self	self_applicable	Mandatory	(Yes/No)
Self Date of birth	self_dob	Mandatory(If self_applicable="Yes")	DD/MM/YYYY
Self Risk class	self_risk_class	Mandatory(If self_applicable="Yes")	List from Risk Class Master (tag: risk_class)
Self Medical History	self_medi_history	Mandatory(If self_applicable="Yes")	(Yes/No)

Self-Temporary Total Disability	self_ttd	NonMandatory	(Yes/No) The value of Temporary Total Disability shall be allowed to be set as "Yes", only if - Product Variant is "**Protect**" AND - Value of Risk Class is **"Class I", "Class II" or "Class V"** Not applicable when Risk Class is "Class III"
Spouse	spouse_applicable	Mandatory	(Yes/No)
Spouse Date of birth	spouse_dob	Mandatory(If spouse_applicable="Yes")	DD/MM/YYYY
Spouse Risk class	spouse_risk_class	Mandatory(If spouse_applicable="Yes")	List from Risk Class Master (tag: risk_class)
Spouse Medical History	spouse_medi_history	Mandatory(If spouse_applicable="Yes")	(Yes/No)
Spouse Temporary Total Disability	spouse_ttd	NonMandatory	If TTD is selected for "Self", then it shall be automatically selected for "Spouse" as well, provided the risk class selected for Self and Spouse is not "Class III"
Child [i] Applicable	child[i_applicable	Non Mandatory	(Yes/No) (Max 10 children allowed - Child1_applicable, child2_applicable…. Child9_applicable and child10_applicable.) If yes below 3 fields child[i]_dob, child[i]_risk_class and child[i]_medi_history are required
Child [i] Date of birth	child[i]_dob	Mandatory(If child1_applicable="Yes")	DD/MM/YYYY
Child [i] Risk class	child[i]_risk_class	Mandatory(If child1_applicable="Yes")	Only possible value - "Class V" (Set default value as "Class V")
Child [i] Medical History	child[i]_medi_history	Mandatory(If child1_applicable="Yes")	(Yes/No)
Self Child Education Benefit	self_child_eb		(Yes/No)
Self No of Children	self_no_of_child	Conditional Mandatory only if, - Product Variant is **"Elite" or "Premier"** AND If proposer is also the insured(**proposer_applicable=Yes**)	String (Required only if self_child_eb=Yes)
Self-Loan Shield	self_loan_shield		(Yes/No)
Spouse Child Education Benefit	spouse_child_eb	Conditional Mandatory only if,	String
Spouse No of Children	spouse_no_of_child	- Product Variant is	String (Required only if self_child_eb=Yes)

Spouse Loan Shield	spouse_loan_shield	"Elite" or "Premier" AND If proposer is not the insured(**proposer_applicable=No**)	(Yes/No)
Salutation	customer_title	Mandatory	List from Product Master (tag: customer_title)
First Name	customer_first_name	Mandatory	String(Max 90)
Middle Name	customer_middle_name	NonMandatory	String(Max 50)
Last Name	customer_last_name	Mandatory	String(Max 90)
Mobile Number	customer_mobile	Mandatory	String(10 digits)
Email	customer_email	Mandatory	String(email format)

Request:

- **Endpoint:** https://uatapigw.tataaig.com/accident-guard/v1/quote
- **Method:** POST
- **Request-Body:** [JSON]

- **Headers**
  - Content-Type: `application/JSON`
  - Authorization: `token`
  - `x-api-key : <X-API-KEY_PROVIDED>`
- **Sample Request-Body:** [JSON]

```json
{
    "product_varaint": "Premier",
    "policy_tenure": "1",
    "policy_start_date": "03/03/2023",
    "insured_annual_income": "9000000",
    "affiliation_type": "None",
    "insured_occupation": "Salaried",
    "insured_other_occupation": "",
    "sum_insured": "5000000",
    "proposer_pincode": "622103",
    "office_location": "chennai",
    "proposer_applicable": "Yes",
    "self_applicable": "Yes",
    "self_dob": "02/12/1980",
    "self_risk_class": "Class II",
    "self_medi_history": "No",
    "self_ttd": "No",
    "spouse_applicable": "Yes",
    "spouse_dob": "06/12/1995",
    "spouse_risk_class": "Class II",
    "spouse_medi_history": "No",
    "spouse_ttd": "No",
    "child1_applicable": "Yes",
    "child1_dob": "12/06/2015",
    "child1_risk_class": "Class V",
    "child1_medi_history": "No",
    "self_child_eb": "Yes",
    "self_no_of_child": "10",
    "self_loan_shield": "Yes",
    "spouse_child_eb": "No",
    "spouse_no_of_child": "10",
    "spouse_loan_shield": "No",
    "customer_title": "Mr",
    "customer_first_name": "Linkon",
    "customer_middle_name": "",
    "customer_last_name": "Nanda",
    "customer_mobile": "9437291121",
    "customer_email": "linkon.nanda11@gmail.com"
}
```

Sample Response:

```
{
    "status": 200,
    "message_txt": "Quotation converted to proposal successfully",
    "data": {
        "quote_id": "Q100000530494",
        "proposal_id": "PR100000313525",
        "status": 0,
        "txt": "Quotation converted to proposal successfully",
        "product_varaint": "Accident Guard Plus",
        "net_premium": 25481.19,
        "discount": 4496.68,
        "cgst": 2293.31,
        "sgst": 2293.31,
        "igst": 0,
        "gst_value": 4586.62,
        "customer_name": "Linkon  Nanda",
        "customer_mobileno": "9437291121",
        "customer_email": "linkon.nanda11@gmail.com",
        "policy_start_date": "03/03/2023",
        "total_premium": 30068,
        "policy_end_date": "03/02/2024"
    }
}
```

Proposal Compose:

To generate and finalize a proposal for travel policy with a selected quote on the IPDS V2 application.

Proposal API Request	Request parameters	Request Field Type	Basic Field Validations
Proposal ID	proposal_id	Mandatory	Get form Quote API response
Quote ID	quote_id	Mandatory	Get form Quote API response
Date of birth	proposer_dob	Mandatory	MM/DD/YYYY format
Gender	proposer_gender	Mandatory	"Male" | "Female" | "Others"
marital status	proposer_marital_status	Mandatory	"Single" | "Married" | "Others"
Company name	proposer_company_name	Mandatory if affliat	String Mandatory if affiliation_type is mentioned
Employee ID	proposer_employee_id	Conditional mandatory	String Mandatory if affiliation_type is mentioned
Address 1	proposer_address_line1	Mandatory	String (Max length 55)
Address 2	proposer_address_line2	Non-mandatory	String (Max length 55)
Address 3	proposer_address_line3	Non-mandatory	String (Max length 55)
Pan number	customer_pan_number	Non-mandatory	String (Length must be 10)
GSTIN	customer_gstin_number	Non-mandatory	String (Length must be 15)
Partner Application Number	partner_application_number	Non-mandatory	String (Max length 20)

Member details	member_details	Mandatory	Array of Object
Member Risk Rype	risk_type	Mandatory	"Spouse" or "Child_n" n=1,2,3..
Member Title	title	Mandatory	String
Member First Name	firstname	Mandatory	String
Member Middle Name	middlename	Non-mandatory	String
Member Last Name	lastname	Mandatory	String
Member Gender	gender	Mandatory	"Male" | "Female" | "Others"
Member Martial	marital	Mandatory	"Single" | "Married" | "Others"
Nominee Details	nominee_details	Mandatory	Array of Object
Name	nom_name	Mandatory	String
DOB	nom_dob	Mandatory	MM/DD/YYYY format
Gender	nom_gender	Mandatory	"Male" | "Female" | "Others"
Relation	nom_relation	Mandatory	List from Product Master (tag : nominee_relation)
Address	nom_address	Non-mandatory	String
Percentage share	nom_share	Mandatory	Range 1 to 100 (Sum of all nominee % shares should be 100)
Appointee	nom_appointee	Conditional mandatory when nominee age is less than 18	String
Nominee relation	nom_relation_with_nom	Conditional mandatory when nominee age is less than 18	List from Product Master (tag : nominee_relation)
Appointee Address	nom_appointee_address	Conditional mandatory when nominee age is less than 18	String
Additional Policy Details	other_policy_details	Mandatory	Array of Object
Policy Holding	other_policy_holding	Non-mandatory	String
Policy Number	other_policy_no	Mandatory when Policy Holding is provided	String
Insured name	other_inusred_name	Mandatory when Policy Holding is provided	String
Other Insurer	other_insurer	Mandatory when Policy Holding is provided	String
Sum insured	other_si	Mandatory when Policy Holding is provided	String
Claims	other_claims	Mandatory when Policy Holding is provided	String (max length = 3)

Request:

- **Endpoint:** https://uatapigw.tataaig.com/accident-guard/v1/proposal
- **Method:** POST
- **Request-Body:** [JSON]

- **Headers**
  - Content-Type**:** `application/JSON`
  - Authorization: `token`
  - `x-api-key : <X-API-KEY_PROVIDED>`
- **Sample Request-Body:** [JSON

```
{
    "quote_id": "Q100000530494",
```

```
"proposal_id": "PR100000313525",
"proposer_dob": "10/11/1992",
"proposer_gender": "Male",
"proposer_marital_status": "Single",
"proposer_company_name": "TATA AIG",
"proposer_employee_id": "1234",
"proposer_employee_id_image": "DX100000000845",
"proposer_address_line1": "test",
"proposer_address_line2": "",
"proposer_address_line3": "",
"customer_pan_number": "AYXPN8203H",
"customer_gstin_number": "33AYXPN8203H1ZU",
"member_details": [
    {
        "risk_type": "Child_1",
        "title": "Mr",
        "firstname": "muruga",
        "middlename": "",
        "lastname": "nantham",
        "gender": "Male",
        "marital": "Single",
        "relationship": "Son"
    },
    {
        "risk_type": "Spouse",
        "title": "Mrs",
        "firstname": "muruga",
        "middlename": "",
        "lastname": "nantham",
        "gender": "Female",
        "marital": "Married",
        "relationship": "Daughter"
    }
],
"nominee_details": [
    {
        "nom_name": "muruga",
        "nom_dob": "10/09/2021",
        "nom_gender": "Male",
        "nom_relation": "Son",
        "nom_address": " sdfsfddsf  ",
        "nom_share": "10",
        "nom_appointee": "Ram",
        "nom_relation_with_nom": "Son",
        "nom_appointee_address": "Chennai"
    },
    {
        "nom_name": "muruga",
        "nom_dob": "10/09/2021",
        "nom_gender": "Male",
```

```
                "nom_relation": "Son",
                "nom_address": " sdfsfddsf  ",
                "nom_share": "90",
                "nom_appointee": "Ram",
                "nom_relation_with_nom": "Son",
                "nom_appointee_address": "Chennai"
            }
        ],
        "other_policy_details": [
            {
                "other_policy_holding": "Yes",
                "other_policy_no": "PA3232",
                "other_inusred_name": "muruga",
                "other_insurer": "test",
                "other_si": "100000",
                "other_claims": "2"
            },
            {
                "other_policy_holding": "Yes",
                "other_policy_no": "PA093932323",
                "other_inusred_name": "muruga",
                "other_insurer": "test",
                "other_si": "100000",
                "other_claims": "2"
            }
        ]
    }
```

Response Body:

```
{
      "status": 200,
      "message_txt": "Proposal submitted successfully",
      "data": {
            "quote_id": "Q100000530494",
            "policy_id": "P100000530646",
            "proposal_id": "PR100000313525",
            "proposal_no": "P/23/4277/0000012997",
            "payment_id": "b4accaca9fcd7f752fade26d71d20ba7:
046bb54b2dd04bc28dfd1b4d742215b5",
            "status": 0,
            "product_name": "Accident Guard Plus",
            "net_premium": 25481.19,
            "premium_value": 30068,
            "discount": 4496.68,
            "cgst": 2293.31,
            "sgst": 2293.31,
            "igst": 0,
            "gst_value": 4586.62,
            "customer_name": "Linkon  Nanda",
            "customer_mobileno": "9437291121",
            "customer_email": "linkon.nanda11@gmail.com",
            "policy_start_date": "03/03/2023",
            "policy_end_date": "03/02/2024",
            "sum_insured": "5000000"
      }
}
```

KYC Verification

- KYC will be mandatory for the company to be done before sourcing the business by the client
- This API will be used for verifying the id (PAN, Aadhar, Passport, DL, Voter Id etc)..
- KYC has to be verified before moving into Payment

Following APIs are used for KYC verification

1. **CKYC Verify**
2. **Upload-file**
3. **Submit-OTP.**

KYC Verification Steps(Refer to Attached Documents):

CKYC-API.postma...collection.json

FOYER-CKYCAPIK...10223-1235.pdf

Initiate Online Payments

Description:

Initiate a new online payment on the TAGIC CPI application.

Request:

- **Endpoint:** https://uatapigw.tataaig.com/payment/online_response?product=accidentguard
- **Method:** POST
- **Request-parameters:**

Field	Type	Description
productName	String	The product for which the payment is to be made. Ex. Travel, AIGC, etc.

- **Request-Body: [**JSON]

Field	Required	Type	Description

Field	Required	Type	Description
deposit_in	Y	string	Source to deposit in
email	Y	string	Email
payer_relationship	N	string	Relationship with the payer
online_payment_mode	Y	string	Mode of online payment
pan_no	N	string	Pan number
payer_id	N	string	Payer ID
payer_name	N	string	Payer's Name
payer_type	Y	string	Type of payer
payer_pan_no	N	string	Payer's Pan Number
payment_id	Y	list<string>	List of payment IDs
payment_mode	Y	string	Mode of payment.

- **Headers**
  - Content-Type: application/JSON
  - Authorization: token

- x-api-key : <X-API-KEY_PROVIDED>

Request:

```
{
    "payment_id": "b4accaca9fcd7f752fade26d71d20ba7:
046bb54b2dd04bc28dfd1b4d742215b5",
    "producer_code": "9760180700",
    "office_location_code": "lcode",
    "office_location_name": "lname",
    "policy_start_date": "2022-06-27",
    "payment_amount": "30068",
    "pan_no": "cdxpk2092n",
    "payer_type": "customer",
    "payer_id": "atest123",
    "payer_name": "test",
    "payer_relationship": "",
    "consumerAppTransId": "ct123",
    "transactionStatus": "Success",
    "gateway_txn_id": "123456",
    "txn_start_time": "2021-05-31 07:05:00"
}
```

Response Body:

```
{
    "status": 200,
    "data": [
        {
            "policy_id": "P100000428837",
            "encrypted_policy_id": "5112e2ad5bf2f34f0ed6d50c8590553c:
fa1fd0ae73a09afe547ee079b0c45230",
            "policy_no": "7900000727",
            "encrypted_policy_no": "f3bdfe9703003baaa68a556de8e5b297:
ca79446a173b01235a16ad9a68ded0d5",
            "product_id": "M100000000013",
            "quote_no": "Q/22/4277/0000007680",
            "proposal_no": "P/22/4277/0000007681",
            "nstp_id": "N100000173501",
            "payment_id": "b4accaca9fcd7f752fade26d71d20ba7:
046bb54b2dd04bc28dfd1b4d742215b5",
            "net_premium": 30068,
            "document_stage": "inprogress",
            "verify_stage": "inprogress",
            "nstp_stage": "completed",
            "payment_stage": "completed",
            "proposal_stage": "completed",
            "quote_stage": "completed"
        }
    ]
}
```

Policy Download

Description:

Get the policy document in base64 format.

Request:

- **Endpoint:** https://uatapigw.tataaig.com/accident-guard/v1/policy/download/{policyNumber}
- **Method:** GET
- **Request Parameters:**

Field	Type	Description
policyNumber	String	The policy number against which you want the document.

- **Response:**

STATUS CODE: 200

Field	Required	Type	Description

Field	Required	Type	Description
download	Y	Boolean	Status - if true, will get base64, else you will get a message.
message	N	String	Error message for internal API
byteStream	N	String	PDF in bade64 format

STATUS CODE: 500

Field	Required	Type	Description
message	Y	String	Error Message

- **Sample Response:**

```
{
    "download": true,
    "byteStream": "<base64>"
}
```

Master APIs:

Product master API

Request:

- **Endpoint:** https://uatapigw.tataaig.com/accident-guard/v1/accidentguardpreprocess/master_data
- **Method:** GET

- Headers
  - Content-Type: application/JSON
  - Authorization: token

Sample Request Body:

```
{
    "product_id":"M100000000013"

}
```

Response:

```
{
    "status": 0,
    "message_txt": "",
    "data": {
        "master_product_details": {
            "product_varaint": [
                "Protect",
                "Elite",
                "Premier"
```

        ],
        "affiliation_type": [
            "None",
            "Tata Employee",
            "Affinity Employee"
        ],
        "customer_title": [
            "Mr",
            "Mrs",
            "Ms",
            "Prof",
            "Dr",
            "Lady",
            "Rev",
            "Unknown",
            "Miss",
            "Lt",
            "Mast",
            "Wing Commander",
            "Phd",
            "Maj",
            "Gen",
            "Sist",
            "Capt",
            "Hon",
            "Justice",
            "Col",
            "Shri",
            "Adv",
            "Mis",
            "Cust",
            "Mst",
            "Md",
            "Major",
            "Wing Cdr",
            "Brig",
            "Mstr"
        ],
        "insured_occupation": [
            "Salaried",
            "Self-Employed",
            "Others"
        ],
        "gender": [
            "Male",
            "Female",
            "Others"
        ],
        "marital_status": [
            "Single",

```
                "Married",
                "Others"
            ],
            "doc_type": [
                "Income Document",
                "Identity Document",
                "Address Document",
                "Other Document"
            ],
            "child_relation": [
                "Son",
                "Daughter"
            ],
            "nominee_relation": [
                "Mother",
                "Father",
                "Wife",
                "Husband",
                "Son",
                "Daughter",
                "Brother",
                "Sister",
                "Self"
            ],
            "uw_action": [
                "Refer to Underwriter",
                "Reject",
                "No Action"
            ]
        }
    }
}
```

Risk Class Master API

Request:

- **Endpoint:** https://uatapigw.tataaig.com/accident-guard/v1/accidentguardpreprocess/master_data
- **Method:** GET

Headers

- Content-Type: application/JSON
- Authorization: token

Sample Request Body:

```
{
   "product_id":"M100000000013",
   "product_varaint":"Elite"
}
```

Response

```json
{
    "status": 0,
    "message_txt": "",
    "data": {
        "master_product_details": {
            "risk_class": [
                "Class I",
                "Class II",
                "Class V"
            ]
        }
    }
}
```

Sum Insured Master API

Request:

- **Endpoint:** https://uatapigw.tataaig.com/accident-guard/v1/accidentguardpreprocess/master_data
- **Method:** GET

Headers

- Content-Type: `application/JSON`
- Authorization: `token`

Sample Request Body:

```json
{
    "product_id":"M100000000013",
    "insured_annual_income":"100000",
    "insured_occupation":"Others",
    "office_location":"CHENNAI"

}
```

Response:

```json
{
    "status": 0,
    "message_txt": "",
    "data": {
        "master_product_details": {
            "sum_insured": [
                500000,
                1000000,
                1500000,
                2000000,
                2500000,
                3000000,
                3500000,
                4000000
            ]
        }
    }
}
```