



API Documentation

Quote / Purchase / Renewal – Travel Medical Products (Individual & Family)

Last Updated: December 3, 2019

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Changelog

Date	Comments
1/24/2019	Added rider details to product listing section.
3/29/2019	Addition of new Extend/Renew API endpoint (end of document)
3/29/2019	Updates to Patriot Travel Medical Insurance, Patriot America Plus, Patriot Platinum, and Visitors Care to align with product changes effective 5/1/2019.
4/8/2019	Removing riders from the Product Listing that will no longer be available under Patriot Platinum as of 5/1/2019.
4/22/2019	Adding requestedTotal field to the PaymentInfoDto for each product. This can be utilized to ensure premium matching upon submitting a purchase.
4/29/2019	Removed optional Rider for Visitors Care that will no longer be available for the 0519X app types. Also, removed the requirement for collection of dateOfUsArrival for Visitors Care.
5/31/2019	Updates to Patriot Exchange Program and Student Health Advantage (standard and Platinum) to align with product changes effective 6/5/2019. Please use updated appType as shown.
9/18/2019	Corrected App Types in the Product Listing table.
12/3/2019	Added Section for Renewal Retry Payment

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Overview

This document covers the basic architectural components to connect to IMG's API as well as what is needed before getting started. Once complete, you will be able to access IMG's Quoting and Purchase endpoints. The end points covered in this document are organized around [RESTful](#) API's which uses [OAuth 2.0](#) based Centralized Authorization Server. All request and response bodies, including errors, are encoded in [JSON](#) and should be made over [SSL](#).

To ensure an optimal testing experience, we provide a Beta API to use before going live with our production API. To play around with a few scenarios, we recommend using a REST client called [Postman](#). We also leverage [Swagger UI](#) to make it easier to visualize and interact with our API resources. These will be discussed in more detail below.

Getting Started

Before you can begin using IMG's API, **you must be licensed to sell with IMG** along with having active **Producer login credentials**. If you are currently licensed and have login credentials, you can skip this step. For those needing Producer login credentials, please choose from below:

- If you are a current licensed health insurance provider but **not yet contracted with IMG**, [click here](#).
- If you are **currently contracted with IMG** but still need Producer login credentials, [click here](#).

Environments

IMG 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. You will be provided an access token to access both Beta and Production URL's below.

- **Beta URL (Test):**
<https://beta-services.imglobal.com/API/>
- **Production URL:**
<https://services.imglobal.com/API/>

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Authorization

Authorization Request

All API endpoints require authorization. Once you are registered and have an active producer login, IMG will need to provide you username/password credentials for API access. To request these credentials, please contact IMG at api@imglobal.com.

NOTE: These login credentials are **not the same as your Producer login credentials** and will only be used to authorize access to our API endpoints along with associating the appropriate product types you are currently licensed to sell.

Obtaining an Access Token

Once you are provided with the appropriate credentials, you can then use the authorization server to obtain an OAUTH 2 access token with a post request (see below):

- **Posting URL (Beta / Testing):**
<https://beta-services.imglobal.com/oauth/token>
- **Posting URL (Production):**
<https://services.imglobal.com/oauth/token>
- **With the posted content as:**
grant_type=password&username=abc&password=xyz
- **Responses from the call:**
HTTP status code 200: successful call with the string of token returned.
HTTP status code 401: access denied

NOTE: This token has an expiration time of 30 minutes.

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.

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Credential/Account Management

Account Creation

For each Producer who needs to access IMG's API, a **MyIMG account** will need to be created by IMG. This account will be associated with the certificates and resources relating to the specified Producer. So, when the Producer logs in with this account, only the related information will be returned from any API calls.

NOTE: This account only grants API access and **will not be the same as your Producer Portal login credentials**. Sometimes a Producer may have a group administration account to login to MyIMG. This account can login into MyIMG but doesn't have the same access as the regular group admin account. This will provide better account management policies for you.

Account Self-Management

You can login to [MyIMG](#) to manage your password and emails for this API account. After login, click Manage Account > My Profile to get to the profile page as follows:

My Profile

Manage Password

Current Password *

New Password: *

Confirm New Password: *

[? Password Rules](#)

Update Password

Manage Email Address

Email Address:

test@email.com

New Email Address: *

Confirm Email Address: *

Update Email Address

Reset / Forgot Password

If you happen to forget or want to reset your password, you can do so using the URL below. Enter your MyIMG username and a temporary password will be sent to your email.

<https://www.imglobal.com/member/forget-password>

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Forgot your password?

No problem. Just enter your user ID and we'll email you a link so you can create a new password. Your user ID may be your email address or a unique ID that you created.

Enter User ID *

Email Password

NOTE: IMG's beta testing environment is refreshed every Sunday morning with the production back up as of 12:00am. This means as of the end of the day Saturday. This refresh also affects the password used to gain tokens and authentication. If you have reset your production password, it will not take effect in the beta environment until the following refresh. Please be mindful of this whenever you have performed a password change within MyIMG.

Product Listing

Below is a list of all available products that can be accessed through the API. Please note that while the list below displays all available products through IMG's API, your authorization will only associate the appropriate product types you are currently licensed to sell.

Available Optional Riders are listed for each product below. Instructions on how to add these riders to an API request and other associated rules are outlined in the [Purchase API](#) section for each individual product. For rating information on each rider, you may refer to the product Brochure links in the table below. For detailed information about each rider's coverage, please refer to the Rider Document link listed next to each.

Product Code	App Type	Product Description	References
PATRIOT TRAVEL			
PATAI	0519	Patriot America	Brochure Sample Certificate

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PATII	0519	Patriot International	Brochure Sample Certificate
Available Optional Riders		Adventure Sports Rider	Rider Document
		Evacuation Plus Rider	Rider Document
		Enhanced AD&D Rider	Rider Document
PATRIOT AMERICA PLUS			
PATAP	0519	Patriot America Plus	Brochure Sample Certificate
Available Optional Riders		Adventure Sports Rider	Rider Document
		Evacuation Plus Rider	Rider Document
		Enhanced AD&D Rider	Rider Document
PATRIOT PLATINUM			
PPLAI	0519	Patriot Platinum America	Brochure Sample Certificate
PPLII	0519	Patriot Platinum International	Brochure Sample Certificate
Available Optional Riders		Adventure Sports Rider	Rider Document
		Enhanced AD&D Rider	Rider Document
PATRIOT EXCHANGE PROGRAM			
EPSUI	0619	Patriot Exchange Program Standard (Worldwide excluding USA)	Brochure Sample Certificate
	0619A	Patriot Exchange Program Standard (Worldwide excluding USA w/ Add-on Plan)	Brochure Sample Certificate
EPSNI	0619	Patriot Exchange Program Standard (Worldwide)	Brochure Sample Certificate

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	0619A	Patriot Exchange Program Standard (Worldwide w/ Add-on Plan)	Brochure Sample Certificate
Available Optional Riders		Add-On Rider	Rider Document
		Adventure Sports Rider	Rider Document
STUDENT HEALTH ADVANTAGE			
SHAA	0619	Student Health Advantage America (Full Payment)	Brochure Sample Certificate
SHMA	0619	Student Health Advantage America (Monthly Pay)	Brochure Sample Certificate
SHAI	0619	Student Health Advantage International (Full Payment)	Brochure Sample Certificate
SHMI	0619	Student Health Advantage International (Monthly Pay)	Brochure Sample Certificate
Available Optional Riders		Adventure Sports Rider	Rider Document
STUDENT HEALTH ADVANTAGE PLATINUM			
SHAPA	0619	Student Health Advantage Platinum America (Full Payment)	Brochure Sample Certificate
SHMPA	0619	Student Health Advantage Platinum America (Monthly Pay)	Brochure Sample Certificate
SHAPI	0619	Student Health Advantage Platinum International (Full Payment)	Brochure Sample Certificate
SHMPI	0619	Student Health Advantage Platinum International (Monthly Pay)	Brochure Sample Certificate
Available Optional Riders		Adventure Sports Rider	Rider Document
VISITORS CARE			
VIC	0519A	Visitors Care (Plan A)	Brochure

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	0519B	Visitors Care (Plan B)	Brochure
	0519C	Visitors Care (Plan C)	Brochure

Rider Information

The following table demonstrates whether an optional rider may be added or removed at extension or renewal.

Rider	Add at Extension	Add at Renewal	Remove at Extension	Remove at Renewal
Adventure Sports	No	Yes	No	Yes
Accidental Death	No	No	No	Yes
Personal Liability	No	Yes	No	Yes
Evacuation Plus Rider	No	No	Yes	Yes

Quote API

The Quote API may be utilized to retrieve the total cost of a policy, including its included optional coverages and miscellaneous fees, prior to submitting a request for purchase under the Purchase API. The Quote API is essentially a skimmed down version of the Purchase API that excludes most demographic and all payment information.

For purposes of ease, the data elements outlined below for the API only includes information pertinent to allowed values and rules that are valid across all products. For many of the data elements, however, you will need to refer to the specific product within the Purchase API section for the allowed values and associated rules.

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The data objects and data elements that are present in the Quote API are included in the same structure and as the same name in the Purchase API.

Quote Swagger UI

Please refer to the swagger documentation below for **code models and structure** on our Quote API requests and responses (recommended).

- **Beta / Testing URL** (use for future/upcoming product release changes)
https://beta-services.imglobal.com/API/swagger/ui/index#!/Quotes/Quotes_GetQuote
- **Production URL**
https://services.imglobal.com/API/swagger/ui/index#!/Quotes/Quotes_GetQuote

Data Object: CertificateQuoteQuery (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
producerNumber (string)	<Unique IMG Producer Number>		Yes
productCode (string)	See individual products in Purchase API section		Yes
appType (string)	See individual products in Purchase API section		Yes
travelInfo	Include TravelInfoDto data object	See Data Object: TravelInfoDto	Yes
policyInfo	Include PolicyInfoDto data object	See Data Object: PolicyInfoDto	Yes
families (Array)	Include FamilyDto data object	See Data Object: FamilyDto	Yes
riders	See individual products in Purchase API section		No

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productOptions	N/A	Not used for these products	No
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Error Responses

Data Element	Condition	Response Message
producerNumber	Empty or Null	Producer Number is required.
productCode	Empty or Null	productCode is required.
productCode	Not an existent product code value	The value entered for ProductType is invalid.
appType	Empty or Null	appType is required.
travelInfo	TravelInfoDto data object not included	Travel Info section is required.
policyInfo	PolicyInfoDto data object not included	Policy Info section is required.
families	FamilyDto not included	Must have at least one family. <i>[Note: Family can be comprised of one individual.]</i>

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
See individual products in Purchase API section		

Data Object: TravelInfoDto

This gathers general information regarding the travel details. This object is held by the [CertificateQuoteQuery](#) object's **travelInfo** data element.

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Data Elements

Data Element	Allowed Values / Format	Rules	Required
startDate (string)	Valid date format	Must be in the future.	Yes
endDate (string)	Valid date format	See individual products in Purchase API section	Yes
destinations (Array[string])	3-character country code; See Appendix	See individual products in Purchase API section	Yes

Error Responses

Data Element	Condition	Response Message
startDate	Provided Date not a future date.	Start Date cannot be the current date or in the past.
startDate	Empty or Null	Start Date is required.
endDate	Empty or Null	End Date is required.
endDate	Provided endDate is more than one year after the provided startDate	End Date cannot be more than one year after the Start Date.
endDate	Provided endDate is before the provided startDate	End Date must be after Start Date.
destinations	Empty or Null	Must have at least one Destination.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
See individual products in Purchase API section		

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Data Object: PolicyInfoDto

This gathers general information regarding the basic coverage details and handling of the certificate. This object is held by the [CertificateQuoteQuery](#) object's **policyInfo** data element.

Data Elements

Data Element (data type)	Allowed Values	Rules	Required
deductible (number)	See individual products in Purchase API section		Yes
maximumLimit (number)	See individual products in Purchase API section		Yes
currencyCode (string)	USD	All products are available only in U.S. Dollars	Yes
fulfillmentMethod (string)	<ul style="list-style-type: none">“Online”“Standard”“Express”	Selecting “Express” will add \$20.00 to the cost of the policy.	Yes

Error Responses

Data Element	Condition	Response Message
deductible	Empty or Null	Deductible is required.
maximumLimit	Empty or Null	Maximum Limit is required.
currencyCode	Empty or Null	Currency Code is required.
fulfillmentMethod	Empty, Null, or Invalid	Fulfillment Method is invalid

Broken Rule Responses

Data Element	Condition	Response Message: [(“ruleGroupId”.”id”) Name]
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See individual products in [Purchase API](#) section

Data Object: FamilyDto

This gathers general information regarding the travel details. This object is held by the [CertificateQuoteQuery](#) object's **family** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
insureds (array[InsuredDto])	InsuredDto required		Yes

Error Responses

Data Element	Condition	Response Message
insureds	Empty or Null	Must have at least one Insured.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: InsuredDto

This holds an array and gathers general information regarding the applicants' personal details. This object is held by the [FamilyDto](#) object's **insureds** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
dateOfBirth (string)	Valid date format		Yes

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citizenship (string)	3-character country code; See Appendix	See individual products in Purchase API section	Yes
residence (string)	3-character country code; See Appendix	See individual products in Purchase API section	Yes
travelerType (string)	<ul style="list-style-type: none"> • 'Primary' • 'Spouse' • 'Child' 		Yes
productOptions (array[ProductOptionDto])	ProductOptionDto	See individual products in Purchase API section	No
riders (string)	See individual products in Purchase API section		No

Error Responses

Data Element	Condition	Response Message
firstName	Empty or Null	First Name is required.
lastName	Empty or Null	Last Name is required.
dateOfBirth	Empty or Null	Date of Birth is required.
citizenship	Empty or Null	Citizenship is required.
travelerType	Empty or Null	Traveler Type is required.
travelerType	Allowed Value not presented.	Traveler Type is invalid.
travelerType	More than one 'Primary' in an array	Only one Primary allowed per family.
travelerType	More than one 'Spouse' in an array	Only one Spouse allowed per family.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
See individual products in Purchase API section		

Data Object: ProductOptionsDto

This data object is held by the [InsuredDto](#) **productOptions** data element or [CertificateQuoteQuery](#) **productOptions** data object (as appropriate) if the specific option is desired; otherwise, it may be left off. Refer to the [Purchase API](#) section for a specific product to determine which of the two objects should hold the [ProductOptionsDto](#) object.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
productOptionType (string)	See individual products in Purchase API section		Yes
selectedValue (string)	See individual products in Purchase API section		Yes

Error Responses

These errors apply only if the object is presented.

Data Element	Error	Response Message
productOptionType	Empty or Null	Product Option Type is required.
productOptionType	Empty or Null	Product Option Type is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
See individual products in Purchase API section		

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Purchase API

The Purchase API is the request you submit once you have compiled all required and optional information, including demographic and payment information. The following pages detail the complex rules and validations that our system performs to help you gather the appropriate information for the specific product you are selling.

Purchase Swagger UI

Please refer to the swagger documentation below for **code models and structure** on our Purchase API requests and responses (recommended).

- **Beta / Testing URL** (use for future/upcoming product release changes)
https://beta-services.imglobal.com/API/swagger/ui/index#!/Purchases/Purchases_GetCertificate
- **Production URL**
https://services.imglobal.com/API/swagger/ui/index#!/Purchases/Purchases_GetCertificate

Patriot Travel Medical Insurance

Data Object: Certificate Query (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
producerNumber (string)	<Unique IMG Producer Number>	String	Yes
productCode (string)	1. PATAI; or 2. PATII	1. PATAI: If TravelInfoDto Destination is equal to the United States	Yes

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		2. PATII: If TravelInfoDto Destination is equal to any country other than the United States	
appType (string)	0519	Current rates	Yes
signatureName (string)	Electronic Signature of applicant		Yes
signatureRelationship (string)		Required when Primary applicant is under the age of 16	No
uservar (string)		For producer use	No
dataProcessingIndicator (Boolean)			No
authorizationNumber			No
travelInfo	Include TravelInfoDto data object	See Data Object: TravelInfoDto	Yes
policyInfo	Include PolicyInfoDto data object	See Data Object: PolicyInfoDto	Yes
families (Array)	Include FamilyDto data object	See Data Object: FamilyDto	Yes
eligibilityResponses (Array)	N/A	Not used for this product.	No
contacts (Array)	Include ContactInfoDto data object	See Data Object: ContactInfoDto	Yes
paymentInfo	Include PaymentInfoDto data object	See Data Object: PaymentInfoDto	Yes
beneficiaries	N/A	Not used for this product	No
riders	"AdventureSports"	Submit this value if applicant chooses to purchase the optional Adventure Sports Rider. The Rider will automatically apply to all applicants under the age of 65.	No

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productOptions	N/A	Not used for this product	No
workTravelInfo	N/A	Not used for this product	No

Error Responses

Data Element	Condition	Response Message
producerNumber	Empty or Null	Producer Number is required.
productCode	Empty or Null	productCode is required.
productCode	Not an existent product code value	The value entered for ProductType is invalid.
appType	Empty or Null	appType is required.
signatureName	Empty or Null	signatureName is required.
travelInfo	TravelInfoDto data object not included	Travel Info section is required.
policyInfo	PolicyInfoDto data object not included	Policy Info section is required.
families	FamilyDto not included	Must have at least one family. <i>[Note: Family can be comprised of one individual.]</i>
contacts	ContactInfoDto data object not included	Contact information is required.
paymentInfo	PaymentInfoDto data object not included	Payment Account information is required.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
productCode	Product code PATAI and Destination is not the United States	(114.6) The individual has the United States as a destination value. The individual has a U.S. Territory selected as a destination value.
productCode	Product code is PATII and Destination is not a country other than the U.S.	(114.7) The individual has a U.S. Territory selected as a destination.
signatureName	Contains invalid characters	(6.1) The signature matches the name regular expression.
signatureRelationship	Present when not required.	(N/A) Object reference not set to an instance of an object.
signatureRelationship	Not present when Primary is under age 16.	(86.1) Signature relationship matches the Name regular expression.

Data Object: TravelInfoDto

This gathers general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **travelInfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
startDate (string)	Valid date format	Must be in the future.	Yes
endDate (string)	Valid date format	Must be at least 5 days from the startDate ; cannot be more than one year. <i>Note: endDate is equal to 11:59pm on the last day (full or partial) that coverage is needed</i>	Yes
destinations (Array[string])	3-character country code; See Appendix	Cannot include any value used for InsuredDto residence [Country of Residence cannot equal Destination Country]	Yes

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dateOfUsArrival	N/A	Not used for this product	No
dateOfUsDeparture	N/A	Not used for this product	No
isCurrentlyLocatedInFlorida	"0" or "1"	<p>If the ContactInfoDto stateProvince value is "FL" [Florida] where ContactInfoDto contactInfoType 'Mailing' or 'Residence' AND applicant claims to be physically present in the state of Florida, then return "1" ELSE "0"</p> <p><i>Note: User must be asked if he/she is physically located in the state of Florida when a Florida mailing or residence address is provided</i></p>	No

Error Responses

Data Element	Condition	Response Message
startDate	Provided Date not a future date.	Start Date cannot be the current date or in the past.
startDate	Empty or Null	Start Date is required.
endDate	Empty or Null	End Date is required.
endDate	Provided endDate is more than one year after the provided startDate	End Date cannot be more than one year after the Start Date.
endDate	Provided endDate is before the provided startDate	End Date must be after Start Date.
destinations	Empty or Null	Must have at least one Destination.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
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destinations	Non-U.S. destination country equals the same non-U.S. residence	(114.12) Null
destinations	Destination and residence equal to the U.S. (114.13)	(114.13) The applicant's selected residence country is a U.S. Territory.
destinations	Invalid Country Code	(N/A) The result cannot be determined for the given context
isCurrentlyLocatedInFlorida	Value not provided when Residence or Mailing Address 'StateProvince' is 'FL'	(24.1) When a Florida address is valid the response to the \"Is applicant currently located in Florida\" question is required if the certificate is not an extension and the response is required and the product is not TRIP.

Data Object: PolicyInfoDto

This gathers general information regarding the coverage and certificate handling details. This object is held by the [CertificateQuery](#) object's **policyInfo** data element.

Data Elements

Data Element (data type)	Allowed Values	Rules	Required
deductible (number)	<ul style="list-style-type: none"> 0 100 250 500 1000 2500 	Only one value may be entered. Applies to all applicants	Yes
maximumLimit (number)	<ul style="list-style-type: none"> 10000* 50000** 100000 250000 500000 1000000 	<p>*Any applicant(s) age 80 or over must be on a unique purchase request; 10000 must be maximumLimit</p> <p>**50000 required if any applicant is between 70 and 79 (inclusive), regardless of applicants under 70 eligible for higher maximumLimit options</p>	Yes

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		<i>Note: Age is calculated based on Insured's Date of Birth as of the Start Date of coverage.</i>	
currencyCode (string)	USD	Only available in U.S. Dollars	Yes
paymentFrequency (string)	N/A	Not used for this product	No
fulfillmentMethod (string)	<ul style="list-style-type: none"> • "Online" • "Standard" • "Express" 	Selecting "Standard" or "Express" will require the submission of ContactInfoDto contactInfoType of "Mailing" and corresponding data Selecting "Express" will add \$20.00 to the cost of the policy.	Yes

Error Responses

Data Element	Condition	Response Message
deductible	Empty or Null	Deductible is required.
maximumLimit	Empty or Null	Maximum Limit is required.
currencyCode	Empty or Null	Currency Code is required.
fulfillmentMethod	Empty, Null, or Invalid	Fulfillment Method is invalid
fulfillmentMethod	'Standard' or 'Express' selected and Mailing address not provided.	Mailing address is required for Standard or Express fulfillment.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
deductible	Deductible not valid for the selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.

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maximumLimit	Maximum Limit value not valid for selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.
currencyCode	Not valid for productCode	(11.2) Currency code is required.

Data Object: FamilyDto

This gathers general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **families** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
insureds (array[InsuredDto])	InsuredDto required		Yes

Error Responses

Data Element	Condition	Response Message
insureds	Null or absent	Must have at least one Insured.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: InsuredDto

This object holds an array and gathers general information regarding the applicants' personal details. This object is held by the [FamilyDto](#) object's **insureds** data element.

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Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
firstName (string)			Yes
lastName (string)			Yes
dateOfBirth (string)	Valid date format		Yes
citizenship (string)	3-character country code; See Appendix	<ul style="list-style-type: none"> Cannot be BWA,GMB,GHA,NER,NGA, or SLE "USA" must be used for U.S. Territories (use "USA" instead of "ASM" [American Samoa], "GUM" [Guam], "MNP" [Northern Mariana Islands], "PRI" [Puerto Rico], "UMI" [United States Minor Outlying Islands] or "VIR" [U.S. Virgin Islands]) 	Yes
gender (string)	<ul style="list-style-type: none"> 'Male' 'Female' 'None' 		No
residence (string)	3-character country code; See Appendix	This field is required for this product. <ul style="list-style-type: none"> Cannot match TravelInfoDto destinations. Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	Yes
travelerType (string)	<ul style="list-style-type: none"> 'Primary' 'Spouse' 'Child' 		Yes
governmentIssuedIdNumber (string)		Number such as passport or driver's license	No
visaType (string)	N/A	Not used for this product	No
productOptions (array[ProductOptionDto])	ProductOptionDto	This data object must be included if Primary desires the Enhanced AD&D Rider. See the ProductOptionDto section for more information.	No

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riders (string)	'EvacuationPlus'	<p>This value should be included if the individual applicant ('Primary', 'Spouse', or 'Child'), under the age of 65, chooses to select the optional Evacuation Plus Rider.</p> <p><i>Note: Charged in full-month increments, a partial month constitutes a full-month</i></p>	No
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Error Responses

Data Element	Condition	Response Message
firstName	Empty or Null	First Name is required.
lastName	Empty or Null	Last Name is required.
dateOfBirth	Empty or Null	Date of Birth is required.
citizenship	Empty or Null	Citizenship is required.
citizenship	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
residence	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
travelerType	Empty or Null	Traveler Type is required.
travelerType	Allowed Value not presented.	Traveler Type is invalid.
travelerType	More than one 'Primary' in an array	Only one Primary allowed per family.
travelerType	More than one 'Spouse' in an array	Only one Spouse allowed per family.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
firstName	Invalid characters included	(5.1) First name is required, must match the \"Name\" regular expression, and can be no longer than 40 characters
lastName	Invalid characters included	(5.2) Last name is required, must match the \"Name\" regular expression, and can be no longer than 60 characters
dateOfBirth	Age of applicant(s) not eligible for selected deductible	(13.1) The selected deductible and policy maximum is available for the product.
citizenship	Country code does not exist	(N/A) Unable to cast object of type 'Img.Rules.Geography.CountryVariable' to type 'Core.RulesEngine.AdditionalContextElement'
residence	Non-U.S. destination country equals the same non-U.S. residence	(114.12) Null
residence	Destination and residence equal to the U.S.	(114.13) The applicant's selected residence country is a U.S. Territory.
travelerType/dateOfBirth	Age of 'Child' applicant over 17.	(9.2) Applicants must be below the maximum age and above the minimum age for the product. Child dependents must be below the maximum age for dependent children.

Data Object: EligibilityResponseDto

This is required for certain products to ensure eligibility. This object is held by the [CertificateQuery](#) object's **eligibilityResponses** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
eligibilityQuestion	N/A	Not used for this product	No

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response	N/A	Not used for this product	No
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Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: ContactInfoDto

This object collects contact details for eligibility, communications, and billing purposes. This object is held by the [CertificateQuery](#) object's **contacts** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
contactInfoType (string)	<ul style="list-style-type: none"> “Mailing” “Residence” “Billing” 	<ul style="list-style-type: none"> “Residence” is required for this product. “Mailing” is required if fulfillmentType “Standard” or “Express” is selected “Billing” is required for this product 	Yes
careOfName (string)		Only relevant to ‘Mailing’ contactInfoType .	No
address (string)			Yes
address2 (string)			No
city (string)			Yes

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countyRegion (string)			No
stateProvince (string)	2-character state code if country is 'CAN' or 'USA'	<ul style="list-style-type: none"> For "Mailing" or "Residence". If value is equal to "FL", then TravelInfoDto isCurrentlyLocatedInFlorida must be answered. (See above) When citizenship is not equal to "USA", then value cannot be "MD" for contactInfoType "Mailing" or "Residence" 	No
postalCode (string)			Yes
country (string)	3-character country code	<ul style="list-style-type: none"> For contactInfoType "Residence", the country must match InsuredDto residence of InsuredDto travelerType "Primary" Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	
phone (string)			Yes
fax (string)		Not supported for contactInfoType "Billing"	No
email (string)	Must be valid x@x.xxx	Required for "Mailing" and "Residence" contactInfoType	No

Error Responses

Data Element	Condition	Response Message
contactInfoType	Empty or Null	Contact Information Type is required.
contactInfoType	Allowed value not presented	Contact Information Type is invalid.
Address	Empty or Null	Address1 is required.
City	Empty or Null	City is required.
stateProvince	No value provided for 'country' USA or CAN	State is required for the country selected
postalCode	Empty or Null	Postal Code is required.

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Country	Empty or Null	Country is required.
Country	Country not allowed	Country codes BWA, GMB, GHA, NER, NGA, SLE are not allowed for Citizenship, Residence, or Contacts.
Phone	Empty or Null	Phone is required.
Email	Empty or Null for contactInfoType 'Mailing' or 'Residence'	Email is required.
Email	Email not in valid xxx@xxx.xxx format.	Email address is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
stateProvince	When 'country' is USA or CAN and 'stateProvince' is invalid code	(14.8) Region

Data Object: IntlInsuranceDto

This may be required in certain scenarios where expiring International Medical Insurance is an eligibility requirement. This object is held by the [CertificateQuery](#) object's **internationalInsuranceInUS** data element.

Data Elements

Data Element (data type)	Allowed Values / Description	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
expireDate (string)	N/A	Not used for this product	N/A

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Error Responses

Data Element	Condition	Response Message
carrier	Empty or Null	Insurance Carrier is required.
expireDate	Empty or Null	Expire Date is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: PaymentInfoDto

This collects the payment details for the successful purchase of the policy. This object is held by the [CertificateQuery](#) object's **paymentinfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
paymentType (string)	<ul style="list-style-type: none">'CreditCard''ECheck'		Yes
echeckType (string)	<ul style="list-style-type: none">'ConsumerCheckingAccount''ConsumerSavingsAccount''CommercialCheckingAccount'	Required if paymentType is 'ECheck'	No
nameOnAccount (string)		Required if paymentType is 'ECheck'	No
routingNumber (string)		Required if paymentType is 'ECheck'	No
accountNumber (string)		Required if paymentType is 'ECheck'	No

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CreditCardNumber (string)		Required if paymentType is 'CreditCard'	No
cardExpire (string)		Required if paymentType is 'CreditCard'	No
cardCVV (string)		Required if paymentType is 'CreditCard'	No
requestedTotal (number)		This field may be used to submit the intended charge amount; if the amount differs from what IMG calculates an error will be returned.	No

Error Responses

Data Element	Condition	Response Message
paymentType	Empty or Null	Payment Type is required.
paymentType	Allowed value not presented	Payment Type is invalid.
eCheckType		
nameOnAccount	Empty or Null	Name on Account is required.
routingNumber	Empty or Null when paymentType is 'ECheck'	Bank Aba Code is required.
cardExpire	Empty or Null when paymentType is 'CreditCard'	Expiration Date is required.
cardExpire	Value is prior to current month/year and paymentType is 'CreditCard'	Expiration Date is invalid.
cardCVV	Empty or Null when paymentType is 'CreditCard'	Security Code is required.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
requestedTotal	Value provided does not match IMG's calculation for total premium due	(98.1) When the invoice total is valid the invoice total must match the requested total.

Data Object: BeneficiaryInfoDto

This collects details of the desired beneficiaries of certain life or accident benefits optionally available on some products. This object is held by the [CertificateQuery](#) object's **beneficiaries** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
name (string)	N/A	Not used for this product	N/A
relationship (string)	N/A	Not used for this product	N/A
percentage (number)	N/A	Not used for this product	N/A
beneficiaryType (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
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N/A	N/A	N/A
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Data Object: ProductOptionsDto

This data object is held by the [InsuredDto](#) object's **productOptions** data element data object if the specific option is desired; otherwise, it may be left off.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
productOptionType (string)	'AccidentalDeath'	<p>This data object should be included if the Enhanced AD&D Rider is selected. This rider is available for, and should be included only for, the Primary – if desired to purchase.</p> <p>Not available for those whose ContactInfoDto country = PRT [Portugal] where ContactInfoDto /contactInfoType = 'Mailing' or 'Residence'</p>	Yes
selectedValue (string)	<ul style="list-style-type: none"> 100000 200000 300000 400000 	This pertains to the Principal Sum desired by the Primary applicant when opting for Enhanced AD&D coverage	Yes

Error Responses

These errors apply only if the object is presented.

Data Element	Error	Response Message
productOptionType	Empty or Null	Product Option Type is required.
productOptionType	Allowed value not presented	Product Option Type is invalid.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: WorkTravelInfoDto

This collects details of the Work & Travel Program a student may be a participant and is only required for a specific scenario on certain products. This object is held by the [CertificateQuery](#) object's **workTravelInfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
programParticipation (string)	N/A	Not used for this product	N/A
programName (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

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Data Object: DomesticInsuranceDto

This collects details of the domestic insurance policy information, when applicable and is only required for certain products. This object is held by the [InsuredDto](#) object's **domesticInsurance** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
policyNumber (string)	N/A	Not used for this product	N/A
acknowledgement (number)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
carrier	Empty or Null	Insurance Carrier is required.
policyNumber	Empty or Null	Insurance Policy Number is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

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Patriot America Plus

Data Object: Certificate Query (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
producerNumber (string)	<Unique IMG Producer Number>	String	Yes
productCode (string)	PATAP		Yes
appType (string)	0519	Current rates	Yes
signatureName (string)	Electronic Signature of applicant		Yes
signatureRelationship (string)		Required when Primary applicant is under the age of 16	No
uservar (string)		For producer use	No
dataProcessingIndicator (Boolean)	N/A	Not used for this product	No
authorizationNumber			No
travelInfo	Include TravelInfoDto data object	See Data Object: TravelInfoDto	Yes
policyInfo	Include PolicyInfoDto data object	See Data Object: PolicyInfoDto	Yes
families (Array)	Include FamilyDto data object	See Data Object: FamilyDto	Yes
eligibilityResponses (Array)	N/A	Not used for this product.	No

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contacts (Array)	Include ContactInfoDto data object	See Data Object: ContactInfoDto	Yes
paymentInfo	Include PaymentInfoDto data object	See Data Object: PaymentInfoDto	Yes
beneficiaries	N/A	Not used for this product	No
riders	"AdventureSports"	Submit this value if applicant chooses to purchase the optional Adventure Sports Rider. The Rider will automatically apply to all applicants under the age of 65.	No
productOptions	N/A	Not used for this product	No
workTravelInfo	N/A	Not used for this product	No

Error Responses

Data Element	Condition	Response Message
producerNumber	Empty or Null	Producer Number is required.
productCode	Empty or Null	productCode is required.
productCode	Not an existent product code value	The value entered for ProductType is invalid.
appType	Empty or Null	appType is required.
signatureName	Empty or Null	signatureName is required.
travelInfo	TravelInfoDto data object not included	Travel Info section is required.
policyInfo	PolicyInfoDto data object not included	Policy Info section is required.

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families	FamilyDto not included	Must have at least one family. <i>[Note: Family can be comprised of one individual.]</i>
contacts	ContactInfoDto data object not included	Contact information is required.
paymentInfo	PaymentInfoDto data object not included	Payment Account information is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
productCode	Product code PATAI and Destination is not the United States	(114.6) The individual has the United States as a destination value. The individual has a U.S. Territory selected as a destination value.
productCode	Product code is PATII and Destination is not a country other than the U.S.	(114.7) The individual has a U.S. Territory selected as a destination.
signatureName	Contains invalid characters	(6.1) The signature matches the name regular expression.
signatureRelationship	Present when not required.	(N/A) Object reference not set to an instance of an object.
signatureRelationship	Not present when Primary is under age 16.	(86.1) Signature relationship matches the Name regular expression.

Data Object: TravelInfoDto

This collects general information regarding the travel details. This object should be included as the value for the [CertificateQuery](#) object's **travelInfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
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startDate (string)	Valid date format	Must be in the future.	Yes
endDate (string)	Valid date format	Must be at least 5 days from the startDate ; cannot be more than one year. <i>Note: endDate is equal to 11:59pm on the last day (full or partial) that coverage is needed</i>	Yes
destinations (Array[string])	USA	Only available for travelers to the United States	Yes
dateOfUsArrival	N/A	Not used for this product	No
dateOfUsDeparture	N/A	Not used for this product	No
isCurrentlyLocatedInFlorida	"0" or "1"	If the ContactInfoDto stateProvince value is "FL" [Florida] where ContactInfoDto contactInfoType 'Mailing' or 'Residence' AND applicant claims to be physically present in the state of Florida, then return "1" ELSE "0" <i>Note: User must be asked if he/she is physically located in the state of Florida when a Florida mailing or residence address is provided</i>	No

Error Responses

Data Element	Condition	Response Message
startDate	Provided Date not a future date.	Start Date cannot be the current date or in the past.
startDate	Empty or Null	Start Date is required.
endDate	Empty or Null	End Date is required.
endDate	Provided endDate is more than one year after the provided startDate	End Date cannot be more than one year after the Start Date.

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endDate	Provided endDate is before the provided startDate	End Date must be after Start Date.
destinations	Empty or Null	Must have at least one Destination.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
destinations	Destination and residence equal to the U.S. (114.13)	(114.13) The applicant's selected residence country is a U.S. Territory.
destinations	Invalid Country Code	(N/A) The result cannot be determined for the given context
isCurrentlyLocatedInFlorida	Value not provided when Residence or Mailing Address 'StateProvince' is 'FL'	(24.1) When a Florida address is valid the response to the \"Is applicant currently located in Florida\" question is required if the certificate is not an extension and the response is required and the product is not TRIP.

Data Object: PolicyInfoDto

This collects general information regarding the coverage and certificate handling details. This object is held by the [CertificateQuery](#) object's **policyInfo** data element.

Data Elements

Data Element (data type)	Allowed Values	Rules	Required
deductible (number)	<ul style="list-style-type: none"> 0 100 250 500 1000 2500 	Only one value may be entered. Applies to all applicants	Yes

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maximumLimit (number)	<ul style="list-style-type: none"> • 10000* • 50000** • 100000 • 500000 	<p>*Any applicant(s) age 80 or over must be on a unique purchase request; 10000 must be maximumLimit</p> <p>**50000 required if any applicant is between 70 and 79 (inclusive), regardless of applicants under 70 eligible for higher maximumLimit options</p> <p><i>Note: Age is calculated based on Insured's Date of Birth as of the Start Date of coverage.</i></p>	Yes
currencyCode (string)	USD	Only available in U.S. Dollars	Yes
paymentFrequency (string)	N/A	Not used for this product	No
fulfillmentMethod (string)	<ul style="list-style-type: none"> • "Online" • "Standard" • "Express" 	<p>Selecting "Standard" or "Express" will require the submission of ContactInfoDto contactInfoType of "Mailing" and corresponding data</p> <p>Selecting "Express" will add \$20.00 to the cost of the policy.</p>	Yes

Error Responses

Data Element	Condition	Response Message
deductible	Empty or Null	Deductible is required.
maximumLimit	Empty or Null	Maximum Limit is required.
currencyCode	Empty or Null	Currency Code is required.
fulfillmentMethod	Empty, Null, or Invalid	Fulfillment Method is invalid
fulfillmentMethod	'Standard' or 'Express' selected and Mailing address not provided.	Mailing address is required for Standard or Express fulfillment.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
deductible	Deductible not valid for the selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.
maximumLimit	Maximum Limit value not valid for selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.
currencyCode	Not valid for productCode	(11.2) Currency code is required.

Data Object: FamilyDto

This collects general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **families** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
insureds (array[InsuredDto])	InsuredDto required		Yes

Error Responses

Data Element	Error	Response Message
insureds	Null or absent	Must have at least one Insured.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

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Data Object: InsuredDto

This holds an array and gathers general information regarding the applicants' personal details. This object is held by the [FamilyDto](#) object's **insureds** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
firstName (string)			Yes
lastName (string)			Yes
dateOfBirth (string)	Valid date format		Yes
citizenship (string)	3-character country code; See Appendix	<ul style="list-style-type: none">Cannot be BWA,GMB,GHA,NER,NGA, or SLE"USA" must be used for U.S. Territories (use "USA" instead of "ASM" [American Samoa], "GUM" [Guam], "MNP" [Northern Mariana Islands], "PRI" [Puerto Rico], "UMI" [United States Minor Outlying Islands] or "VIR" [U.S. Virgin Islands])	Yes
gender (string)	<ul style="list-style-type: none">'Male''Female''None'		No
residence (string)	3-character country code; See Appendix	<p>This field IS required for this product.</p> <ul style="list-style-type: none">Cannot match the TravelInfoDto destinations cannot include 'USA'.Cannot be BWA,GMB,GHA,NER,NGA, or SLE	Yes
travelerType (string)	<ul style="list-style-type: none">'Primary''Spouse''Child'		Yes
governmentIssuedIdNumber (string)		Number such as passport or driver's license	No

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visaType (string)	N/A	Not used for this product	No
productOptions (array[ProductOptionDto])	ProductOptionDto	This data object must be included if Primary desires the Enhanced AD&D Rider. See the ProductOptionDto section for more information.	No
riders (string)	'EvacuationPlus'	This value should be included if the individual applicant ('Primary', 'Spouse', or 'Child'), under the age of 65, chooses to select the optional Evacuation Plus Rider. <i>Note: Charged in full-month increments, a partial month constitutes a full-month</i>	No

Error Responses

Data Element	Condition	Response Message
firstName	Empty or Null	First Name is required.
lastName	Empty or Null	Last Name is required.
dateOfBirth	Empty or Null	Date of Birth is required.
citizenship	Empty or Null	Citizenship is required.
citizenship	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
residence	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
travelerType	Empty or Null	Traveler Type is required.
travelerType	Allowed Value not presented.	Traveler Type is invalid.

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travelerType	More than one 'Primary' in an array	Only one Primary allowed per family.
travelerType	More than one 'Spouse' in an array	Only one Spouse allowed per family.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
firstName	Invalid characters included	(5.1) First name is required, must match the \"Name\" regular expression, and can be no longer than 40 characters
lastName	Invalid characters included	(5.2) Last name is required, must match the \"Name\" regular expression, and can be no longer than 60 characters
dateOfBirth	Age of applicant(s) not eligible for selected deductible	(13.1) The selected deductible and policy maximum is available for the product.
citizenship	Country code does not exist	(N/A) Unable to cast object of type 'Img.Rules.Geography.CountryVariable' to type 'Core.RulesEngine.AdditionalContextElement'
residence	Destination and residence equal to the U.S.	(114.13) The applicant's selected residence country is a U.S. Territory.
travelerType/dateOfBirth	Age of 'Child' applicant over 17.	(9.2) Applicants must be below the maximum age and above the minimum age for the product. Child dependents must be below the maximum age for dependent children.

Data Object: EligibilityResponseDto

This is required for certain products to ensure eligibility. This object is held by the [CertificateQuery](#) object's **eligibilityResponses** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
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eligibilityQuestion	N/A	Not used for this product	No
response	N/A	Not used for this product	No

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: ContactInfoDto

This collects contact details for eligibility, communications, and billing purposes. This object is held by the [CertificateQuery](#) object's **contacts** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
contactInfoType (string)	<ul style="list-style-type: none"> • "Mailing" • "Residence" • "Billing" 	"Residence" is required for this product. "Mailing" is required if fulfillmentType "Standard" or "Express" is selected "Billing" is required for this product	Yes
careOfName (string)		Only relevant to 'Mailing' contactInfoType .	No
address (string)			Yes
address2 (string)			No

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city (string)			Yes
countyRegion (string)			No
stateProvince (string)	2-character state code if country is 'CAN' or 'USA'; See Appendix	<ul style="list-style-type: none"> For "Mailing" or "Residence". If value is equal to "FL", then TravelInfoDto isCurrentlyLocatedInFlorida must be answered. (See above) When InsuredDto citizenship is not equal to "USA", then value cannot be "MD" for contactInfoType "Mailing" or "Residence" 	No
postalCode (string)			Yes
country (string)	3-character country code; See Appendix	<ul style="list-style-type: none"> For contactInfoType "Residence", country must match InsuredDto residence of InsuredDto travelerType "Primary" Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	Yes
phone (string)			Yes
fax (string)		Not supported for contactInfoType "Billing"	No
email (string)	Must be valid x@x.xxx	Required for 'Mailing' and 'Residence' contactInfoType	No

Error Responses

Data Element	Condition	Response Message
contactInfoType	Empty or Null	Contact Information Type is required.
contactInfoType	Allowed value not presented	Contact Information Type is invalid.
Address	Empty or Null	Address1 is required.
City	Empty or Null	City is required.

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stateProvince	No value provided for 'country' USA or CAN	State is required for the country selected
postalCode	Empty or Null	Postal Code is required.
Country	Empty or Null	Country is required.
Country	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence, or Contacts.
phone	Empty or Null	Phone is required.
Email	Empty or Null for contactInfoType 'Mailing' or 'Residence'	Email is required.
Email	Email not in valid xxx@xxx.xxx format.	Email address is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
stateProvince	When 'country' is USA or CAN and 'stateProvince' is invalid code	(14.8) Region

Data Object: IntlInsuranceDto

This may be required in certain scenarios where expiring International Medical Insurance is an eligibility requirement. This object is held by the [CertificateQuery](#) object's **internationalInsuranceInUS** data element.

Data Elements

Data Element (data type)	Allowed Values / Description	Rules	Required
carrier (string)	N/A	Not used for this product	N/A

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expireDate (string)	N/A	Not used for this product	N/A
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Error Responses

Data Element	Condition	Response Message
carrier	Empty or Null	Insurance Carrier is required.
expireDate	Empty or Null	Expire Date is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: PaymentInfoDto

This collects the payment details for the successful purchase of the policy. This object is held by the [CertificateQuery](#) object's **paymentinfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
paymentType (string)	<ul style="list-style-type: none"> 'CreditCard' 'ECheck' 		Yes
echeckType (string)	<ul style="list-style-type: none"> 'ConsumerCheckingAccount' 'ConsumerSavingsAccount' 'CommercialCheckingAccount' 	Required if paymentType is 'ECheck'	No
nameOnAccount (string)		Required if paymentType is 'ECheck'	No

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routingNumber (string)		Required if paymentType is 'ECheck'	No
accountNumber (string)		Required if paymentType is 'ECheck'	No
CreditCardNumber (string)		Required if paymentType is 'CreditCard'	No
cardExpire (string)		Required if paymentType is 'CreditCard'	No
cardCVV (string)		Required if paymentType is 'CreditCard'	No
requestedTotal (number)		This field may be used to submit the intended charge amount; if the amount differs from what IMG calculates an error will be returned.	No

Error Responses

Data Element	Condition	Response Message
paymentType	Empty or Null	Payment Type is required.
paymentType	Allowed value not presented	Payment Type is invalid.
eCheckType		
nameOnAccount	Empty or Null	Name on Account is required.
routingNumber	Empty or Null when paymentType is 'ECheck'	Bank Aba Code is required.
cardExpire	Empty or Null when paymentType is 'CreditCard'	Expiration Date is required.
cardExpire	Value is prior to current month/year and paymentType is 'CreditCard'	Expiration Date is invalid.

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cardCVV	Empty or Null when paymentType is 'CreditCard'	Security Code is required.
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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
requestedTotal	Value provided does not match IMG's calculation for total premium due	(98.1) When the invoice total is valid the invoice total must match the requested total.

Data Object: BeneficiaryInfoDto

This collects details of the desired beneficiaries of certain life or accident benefits optionally available on some products. This object is held by the [CertificateQuery](#) object's **beneficiaries** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
name (string)	N/A	Not used for this product	N/A
relationship (string)	N/A	Not used for this product	N/A
percentage (number)	N/A	Not used for this product	N/A
beneficiaryType (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: ProductOptionsDto

This data object is held by the [InsuredDto](#) **productOptions** data element data object if the specific option is desired; otherwise, it may be left off.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
productOptionType (string)	'AccidentalDeath'	<p>This data object should be included if the Enhanced AD&D Rider is selected. This rider is available for, and should be included only for, the Primary – if desired to purchase.</p> <p>Not available for those whose contacts → ContactInfoDto /country = PRT [Portugal] where ContactInfoDto /contactInfoType = 'Mailing' or 'Residence'</p>	Yes
selectedValue (string)	<ul style="list-style-type: none">100000200000300000400000	This pertains to the Principal Sum desired by the Primary applicant when opting for Enhanced AD&D coverage	Yes

Error Responses

These errors apply only if the object is presented.

Data Element	Error	Response Message
productOptionType	Empty or Null	Product Option Type is required.

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productOptionType	Allowed value not presented	Product Option Type is invalid.
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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: WorkTravelInfoDto

This object collects details of the Work & Travel Program a student may be a participant and is only required for a specific scenario on certain products. This object is held by the [CertificateQuery](#) object's **workTravelInfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
programParticipation (string)	N/A	Not used for this product	N/A
programName (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

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Data Object: DomesticInsuranceDto

This collects details of the domestic insurance policy information, when applicable and is only required for certain products. This object is held by the [InsuredDto](#) object's **domesticInsurance** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
policyNumber (string)	N/A	Not used for this product	N/A
acknowledgement (number)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
carrier	Empty or Null	Insurance Carrier is required.
policyNumber	Empty or Null	Insurance Policy Number is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

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Patriot Platinum

Data Object: Certificate Query (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
producerNumber (string)	<Unique IMG Producer Number>	String	Yes
productCode (string)	1. PPLAI; or 2. PPLII	1. PPLAI: If 'Citizenship' is equal to any country other than the United States 2. PPLII: If 'Citizenship' is equal to the United States	Yes
appType (string)	0519	Current rates	Yes
signatureName (string)	Electronic Signature of applicant		Yes
signatureRelationship (string)		Required when Primary applicant is under the age of 16	No
uservar (string)		For producer use	No
dataProcessingIndicator (Boolean)	N/A	Not used for this product	No
authorizationNumber			No
travelInfo	Include TravelInfoDto data object	See Data Object: TravelInfoDto	Yes
policyInfo	Include PolicyInfoDto data object	See Data Object: PolicyInfoDto	Yes
families (Array)	Include FamilyDto data object	See Data Object: FamilyDto	Yes

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eligibilityResponses (Array)	Conditionally include EligibilityResponseDto	See Data Object: EligibilityResponseDto	No
contacts (Array)	Include ContactInfoDto data object	See Data Object: ContactInfoDto	Yes
paymentInfo	Include PaymentInfoDto data object	See Data Object: PaymentInfoDto	Yes
beneficiaries	N/A	Not used for this product	No
riders	“AdventureSports”;	Adventure Sports Rider Submit this value if applicant chooses to purchase the optional Adventure Sports Rider. The Rider will automatically apply to all applicants under the age of 65.	No
productOptions	N/A	Not used for this product	No
workTravelInfo	N/A	Not used for this product	No

Error Responses

Data Element	Condition	Response Message
producerNumber	Empty or Null	Producer Number is required.
productCode	Empty or Null	productCode is required.
productCode	Not an existent product code value	The value entered for ProductType is invalid.
appType	Empty or Null	appType is required.
signatureName	Empty or Null	signatureName is required.
travelInfo	TravelInfoDto data object not included	Travel Info section is required.

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policyInfo	PolicyInfoDto data object not included	Policy Info section is required.
families	FamilyDto not included	Must have at least one family. <i>[Note: Family can be comprised of one individual.]</i>
contacts	ContactInfoDto data object not included	Contact information is required.
paymentInfo	PaymentInfoDto data object not included	Payment Account information is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
productCode	Product code PATAI and Destination is not the United States	(114.6) The individual has the United States as a destination value. The individual has a U.S. Territory selected as a destination value.
productCode	Product code is PATII and Destination is not a country other than the U.S.	(114.7) The individual has a U.S. Territory selected as a destination.
signatureName	Contains invalid characters	(6.1) The signature matches the name regular expression.
signatureRelationship	Present when not required.	(N/A) Object reference not set to an instance of an object.
signatureRelationship	Not present when Primary is under age 16.	(86.1) Signature relationship matches the Name regular expression.

Data Object: TravelInfoDto

This collects general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **travelInfo** data element.

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Data Elements

Data Element	Allowed Values / Format	Rules	Required
startDate (string)	Valid date format	Must be in the future.	Yes
endDate (string)	Valid date format	Must be at least 5 days from the startDate ; cannot be more than one year. <i>Please note: endDate is equal to 11:59pm on the last day (full or partial) that coverage is needed</i>	Yes
destinations (Array[string])	3-character country code; See Appendix	Cannot include any value used for InsuredDto residence [Country of Residence cannot equal Destination Country] See requirements for EligibilityResponseDto for additional rules specific to destination country.	Yes
dateOfUsArrival	N/A	Required for non-U.S. citizen applicants with “USA” included in TravelInfoDto destinations . Not used for this productIf this date is over 6 months (if age 65 or younger) or over 1 month (if age 66 or older) of the startDate , then existing or expiring International Insurance information must be provided. (See IntlInsuranceDto for additional requirement)	No
dateOfUsDeparture	N/A	Not used for this product	No
isCurrentlyLocatedInFlorida	“0” or “1”	If the ContactInfoDto stateProvince value is “FL” [Florida] where ContactInfoDto contactInfoType ‘Mailing’ or ‘Residence’ AND applicant claims to be physically present in the state of Florida, then return “1” ELSE “0” <i>Note: User must be asked if he/she is physically located in the state of Florida when a Florida mailing or residence address is provided</i>	No

Error Responses

Data Element	Condition	Response Message
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startDate	Provided Date not a future date.	Start Date cannot be the current date or in the past.
startDate	Empty or Null	Start Date is required.
endDate	Empty or Null	End Date is required.
endDate	Provided endDate is more than one year after the provided startDate	End Date cannot be more than one year after the Start Date.
endDate	Provided endDate is before the provided startDate	End Date must be after Start Date.
Destinations	Empty or Null	Must have at least one Destination.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
destinations	Non-U.S. destination country equals the same non-U.S. residence	(114.12) Null
destinations	Destination and residence equal to the U.S. (114.13)	(114.13) The applicant's selected residence country is a U.S. Territory.
destinations	Invalid Country Code	(N/A) The result cannot be determined for the given context
isCurrentlyLocatedInFlorida	Value not provided when Residence or Mailing Address 'StateProvince' is 'FL'	(24.1) When a Florida address is valid the response to the \"Is applicant currently located in Florida\" question is required if the certificate is not an extension and the response is required and the product is not TRIP.

Data Object: PolicyInfoDto

This collects general information regarding the coverage and certificate handling details. This object is held by the [CertificateQuery](#) object's **policyInfo** data element.

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Data Elements

Data Element (data type)	Allowed Values	Rules	Required
deductible (number)	<ul style="list-style-type: none"> • 0 • 100 • 250 • 500 • 1000 • 2500 • 5000 • 10000 • 25000 	Only one value may be entered. Applies to all applicants	Yes
maximumLimit (number)	<ul style="list-style-type: none"> • 20000* • 100000** • 2000000 • 5000000 • 8000000 	<p>*Any applicant(s) age 80 or over must be on a unique purchase request; 20000 must be maximumLimit</p> <p>**100000 required if any applicant is between 70 and 79 (inclusive), regardless of applicants under 70 eligible for higher maximumLimit options</p> <p><i>Note: Age is calculated based on Insured's Date of Birth as of the Start Date of coverage.</i></p>	Yes
currencyCode (string)	USD	Only available in U.S. Dollars	Yes
paymentFrequency (string)	N/A	Not used for this product	No
fulfillmentMethod (string)	<ul style="list-style-type: none"> • "Online" • "Standard" • "Express" 	<p>Selecting "Standard" or "Express" will require the submission of ContactInfoDto contactInfoType of "Mailing" and corresponding data</p> <p>Selecting "Express" will add \$20.00 to the cost of the policy.</p>	Yes

Error Responses

Data Element	Condition	Response Message
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deductible	Empty or Null	Deductible is required.
maximumLimit	Empty or Null	Maximum Limit is required.
currencyCode	Empty or Null	Currency Code is required.
fulfillmentMethod	Empty, Null, or Invalid	Fulfillment Method is invalid
fulfillmentMethod	‘Standard’ or ‘Express’ selected and Mailing address not provided.	Mailing address is required for Standard or Express fulfillment.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
deductible	Deductible not valid for the selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.
maximumLimit	Maximum Limit value not valid for selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.
currencyCode	Not valid for productCode	(11.2) Currency code is required.

Data Object: FamilyDto

This collects general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **families** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
insureds (array[InsuredDto])	InsuredDto required		Yes

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Error Responses

Data Element	Condition	Response Message
insureds	Null or absent	Must have at least one Insured.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: InsuredDto

This holds an array and gathers general information regarding the applicants' personal details. This object is held by the [FamilyDto](#) object's **insureds** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
firstName (string)			Yes
lastName (string)			Yes
dateOfBirth (string)	Valid date format		Yes
citizenship (string)	3-character country code; See Appendix	<ul style="list-style-type: none">Cannot be BWA,GMB,GHA,NER,NGA, or SLE"USA" must be used for U.S. Territories (use "USA" instead of "ASM" [American Samoa], "GUM" [Guam], "MNP" [Northern Mariana Islands], "PRI" [Puerto Rico], "UMI" [United States Minor Outlying Islands] or "VIR" [U.S. Virgin Islands])	Yes
gender (string)	<ul style="list-style-type: none">'Male''Female''None'		No

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residence (string)	3-character country code; See Appendix	This field is required for this product. <ul style="list-style-type: none"> Cannot match TravelInfoDto destinations. Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	Yes
travelerType (string)	<ul style="list-style-type: none"> 'Primary' 'Spouse' 'Child' 		Yes
governmentIssuedIdNumber (string)		Number such as passport or driver's license	No
visaType (string)	N/A	Not used for this product	No
productOptions (array[ProductOptionDto])	ProductOptionDto	This data object must be included if Primary desires the Enhanced AD&D Rider. See the ProductOptionDto section for more information.	No
riders (string)	N/A	Not used for this product	No

Error Responses

Data Element	Condition	Response Message
firstName	Empty or Null	First Name is required.
lastName	Empty or Null	Last Name is required.
dateOfBirth	Empty or Null	Date of Birth is required.
Citizenship	Empty or Null	Citizenship is required.
Citizenship	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
residence	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.

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travelerType	Empty or Null	Traveler Type is required.
travelerType	Allowed Value not presented.	Traveler Type is invalid.
travelerType	More than one 'Primary' in an array	Only one Primary allowed per family.
travelerType	More than one 'Spouse' in an array	Only one Spouse allowed per family.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"}] "Failure"
firstName	Invalid characters included	(5.1) First name is required, must match the \"Name\" regular expression, and can be no longer than 40 characters
lastName	Invalid characters included	(5.2) Last name is required, must match the \"Name\" regular expression, and can be no longer than 60 characters
dateOfBirth	Age of applicant(s) not eligible for selected deductible	(13.1) The selected deductible and policy maximum is available for the product.
citizenship	Country code does not exist	(N/A) Unable to cast object of type 'Img.Rules.Geography.CountryVariable' to type 'Core.RulesEngine.AdditionalContextElement'
residence	Destination and residence equal to the U.S.	(114.13) The applicant's selected residence country is a U.S. Territory.
travelerType/dateOfBirth	Age of 'Child' applicant over 17.	(9.2) Applicants must be below the maximum age and above the minimum age for the product. Child dependents must be below the maximum age for dependent children.

Data Object: EligibilityResponseDto

This is required for certain products to ensure eligibility. This object is held by the [CertificateQuery](#) object's **eligibilityResponses** data element.

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Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
eligibilityQuestion (string)	N/A	<ul style="list-style-type: none"> If citizenship is non-U.S. and destinations includes “USA”, then must include “ResidesInDestination”. If response to “ReplacingInsurance” is “1” or “True”, then must include ‘IntlInsuranceDto’ If citizenship is “USA” and destinations includes “USA” AND coverage period is 60 days or less OR if citizenship and any country in destinations is the same non-U.S. country (regardless of coverage period, then must include “ResidesInDestination”. In both cases you must include rider ‘CitizenshipReturn’ under CertificateQuery Not used for this product 	No
response (Boolean)	N/A	Not used for this product	No

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [(“ruleGroupId”.”id”) Name]
N/A	N/A	N/A

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Data Object: ContactInfoDto

This collects contact details for eligibility, communications, and billing purposes. This object is held by the [CertificateQuery](#) object's **contacts** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
contactInfoType (string)	<ul style="list-style-type: none">“Mailing”“Billing”	<ul style="list-style-type: none">“Residence” is required.“Mailing” is required if fulfillmentType “Standard” or “Express” is selected“Billing” is required for this product	Yes
careOfName (string)		Only relevant to ‘Mailing’ contactInfoType .	No
address (string)			Yes
address2 (string)			No
city (string)			Yes
countyRegion (string)			No
stateProvince (string)	2-character state code if country is ‘CAN’ or ‘USA’; See Appendix	<ul style="list-style-type: none">For contactInfoType “Mailing” and “Residence”: if value is equal to “FL”, then TravelInfoDto isCurrentlyLocatedInFlorida must be answered. (See above)When InsuredDto citizenship is not equal to “USA”, then value cannot be “MD” for contactInfoType “Mailing”	No
postalCode (string)			Yes
country (string)	3-character country code; See Appendix	Cannot be BWA,GMB,GHA,NER,NGA, or SLE	
phone (string)			Yes

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fax (string)		Not supported for contactInfoType “Billing”	No
email (string)	Must be valid x@x.xxx	Required for ‘Mailing’ contactInfoType	No

Error Responses

Data Element	Condition	Response Message
contactInfoType	Empty or Null	Contact Information Type is required.
contactInfoType	Allowed value not presented	Contact Information Type is invalid.
Address	Empty or Null	Address1 is required.
City	Empty or Null	City is required.
stateProvince	No value provided for ‘country’ USA or CAN	State is required for the country selected
postalCode	Empty or Null	Postal Code is required.
Country	Empty or Null	Country is required.
Country	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence, or Contacts.
phone	Empty or Null	Phone is required.
Email	Empty or Null for contactInfoType ‘Mailing’ or ‘Residence’	Email is required.
Email	Email not in valid xxx@xxx.xxx format.	Email address is invalid.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
stateProvince	When 'country' is USA or CAN and 'stateProvince' is invalid code	(14.8) Region

Data Object: IntlInsuranceDto

This object may be required in certain scenarios where expiring International Medical Insurance is an eligibility requirement. This object is held by the [CertificateQuery](#) object's **internationalInsuranceInUS** data element.

Data Elements

Data Element (data type)	Allowed Values / Description	Rules	Required
carrier (string)	N/A	Required if response to EligibilityResponseDto eligibilityQuestion "ReplacingInsurance" is "True" or "1" Not used for this product	No
expireDate (string)	N/A	Required if response to EligibilityResponseDto eligibilityQuestion "ReplacingInsurance" is "True" or "1" Not used for this product	No

Error Responses

Data Element	Condition	Response Message
carrier	Empty or Null	Insurance Carrier is required.
expireDate	Empty or Null	Expire Date is required.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: PaymentInfoDto

This collects the payment details for the successful purchase of the policy. This object is held by the [CertificateQuery](#) object's **paymentinfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
paymentType (string)	<ul style="list-style-type: none">• 'CreditCard'• 'ECheck'		Yes
echeckType (string)	<ul style="list-style-type: none">• 'ConsumerCheckingAccount'• 'ConsumerSavingsAccount'• 'CommercialCheckingAccount'	Required if paymentType is 'ECheck'	No
nameOnAccount (string)		Required if paymentType is 'ECheck'	No
routingNumber (string)		Required if paymentType is 'ECheck'	No
accountNumber (string)		Required if paymentType is 'ECheck'	No
CreditCardNumber (string)		Required if paymentType is 'CreditCard'	No
cardExpire (string)		Required if paymentType is 'CreditCard'	No
cardCVV (string)		Required if paymentType is 'CreditCard'	No

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requestedTotal (number)		This field may be used to submit the intended charge amount; if the amount differs from what IMG calculates an error will be returned.	No
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Error Responses

Data Element	Condition	Response Message
paymentType	Empty or Null	Payment Type is required.
paymentType	Allowed value not presented	Payment Type is invalid.
eCheckType		
nameOnAccount	Empty or Null	Name on Account is required.
routingNumber	Empty or Null when paymentType is 'ECheck'	Bank Aba Code is required.
cardExpire	Empty or Null when paymentType is 'CreditCard'	Expiration Date is required.
cardExpire	Value is prior to current month/year and paymentType is 'CreditCard'	Expiration Date is invalid.
cardCVV	Empty or Null when paymentType is 'CreditCard'	Security Code is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
requestedTotal	Value provided does not match IMG's calculation for total premium due	(98.1) When the invoice total is valid the invoice total must match the requested total.

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Data Object: BeneficiaryInfoDto

This collects details of the desired beneficiaries of certain life or accident benefits optionally available on some products. This object is held by the [CertificateQuery](#) object's **beneficiaries** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
name (string)	N/A	Not used for this product	N/A
relationship (string)	N/A	Not used for this product	N/A
percentage (number)	N/A	Not used for this product	N/A
beneficiaryType (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: ProductOptionsDto

This data object is held by the [InsuredDto](#) **productOptions** data element if the specific option is desired; otherwise, it may be left off.

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Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
productOptionType (string)	'AccidentalDeath'	<p>This data object should be included if the Enhanced AD&D Rider is selected. This rider is available for, and should be included only for, the Primary – if desired to purchase.</p> <p>Not available for those whose ContactInfoDto country = PRT [Portugal] where ContactInfoDto contactInfoType = 'Mailing' or 'Residence'</p>	Yes
selectedValue (string)	<ul style="list-style-type: none"> • 100000 • 200000 • 300000 • 400000 	This pertains to the Principal Sum desired by the Primary applicant when opting for Enhanced AD&D coverage	Yes

Error Responses

These errors apply only if the object is presented.

Data Element	Error	Response Message
productOptionType	Empty or Null	Product Option Type is required.
productOptionType	Allowed value not presented	Product Option Type is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

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Data Object: WorkTravelInfoDto

This object collects details of the Work & Travel Program a student may be a participant and is only required for a specific scenario on certain products. This object is held by the [CertificateQuery](#) object's **workTravelInfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
programParticipation (string)	N/A	Not used for this product	N/A
programName (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: DomesticInsuranceDto

This collects details of the domestic insurance policy information, when applicable and is only required for certain products. This object is held by the [InsuredDto](#) object's **domesticInsurance** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
carrier (string)	N/A	Not used for this product	N/A

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policyNumber (string)	N/A	Not used for this product	N/A
acknowledgement (number)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
carrier	Empty or Null	Insurance Carrier is required.
policyNumber	Empty or Null	Insurance Policy Number is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Patriot Exchange Program

Data Object: Certificate Query (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
producerNumber (string)	<Unique IMG Producer Number>	String	Yes

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productCode (string)	1. EPSUI; or 2. EPSNI	1. EPSUI: If TravelInfoDto destinations does not include “USA” 2. EPSNI: If TravelInfoDto destinations includes “USA”	Yes
appType (string)	0619 0619A	0619 – Without Add-on Rider 0619A – With Add-on Rider	Yes
signatureName (string)	Electronic Signature of applicant		Yes
signatureRelationship (string)		Required when Primary applicant is under the age of 16	No
uservar (string)		For producer use	No
dataProcessingIndicator (Boolean)	N/A	Not used for this product	No
authorizationNumber			No
travelInfo	Include TravelInfoDto data object	See Data Object: TravelInfoDto	Yes
policyInfo	Include PolicyInfoDto data object	See Data Object: PolicyInfoDto	Yes
families (Array)	Include FamilyDto data object	See Data Object: FamilyDto	Yes
eligibilityResponses (Array)	N/A	Not used for this product.	No
contacts (Array)	Include ContactInfoDto data object	See Data Object: ContactInfoDto	Yes
paymentInfo	Include PaymentInfoDto data object	See Data Object: PaymentInfoDto	Yes
beneficiaries	N/A	Not used for this product	No

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riders	"AdventureSports"	Submit this value if applicant chooses to purchase the optional Adventure Sports Rider. The Rider will automatically apply to all applicants under the age of 65.	No
productOptions	N/A	Not used for this product	No
workTravelInfo	N/A	Not used for this product	No

Error Responses

Data Element	Condition	Response Message
producerNumber	Empty or Null	Producer Number is required.
productCode	Empty or Null	productCode is required.
productCode	Not an existent product code value	The value entered for ProductType is invalid.
appType	Empty or Null	appType is required.
signatureName	Empty or Null	signatureName is required.
travelInfo	TravelInfoDto data object not included	Travel Info section is required.
policyInfo	PolicyInfoDto data object not included	Policy Info section is required.
families	FamilyDto not included	Must have at least one family. <i>[Note: Family can be comprised of one individual.]</i>
contacts	ContactInfoDto data object not included	Contact information is required.
paymentInfo	PaymentInfoDto data object not included	Payment Account information is required.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"}] "Failure"
productCode	Product code PATAI and Destination is not the United States	(114.6) The individual has the United States as a destination value. The individual has a U.S. Territory selected as a destination value.
productCode	Product code is PATII and Destination is not a country other than the U.S.	(114.7) The individual has a U.S. Territory selected as a destination.
signatureName	Contains invalid characters	(6.1) The signature matches the name regular expression.
signatureRelationship	Present when not required.	(N/A) Object reference not set to an instance of an object.
signatureRelationship	Not present when Primary is under age 16.	(86.1) Signature relationship matches the Name regular expression.

Data Object: TravelInfoDto

This gathers general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **travelInfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
startDate (string)	Valid date format	Must be in the future.	Yes
endDate (string)	Valid date format	Must be at least 5 days from the startDate ; cannot be more than one year. <i>Note: endDate is equal to 11:59pm on the last day (full or partial) that coverage is needed</i>	Yes

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destinations (Array[string])	3-character country code; See Appendix	Cannot include the value used for InsuredDto residence [Country of Residence cannot equal Destination Country]	Yes
dateOfUsArrival	N/A	Not used for this product	No
dateOfUsDeparture	N/A	Not used for this product	No
isCurrentlyLocatedInFlorida	"0" or "1"	If the ContactInfoDto stateProvince value is "FL" [Florida] where ContactInfoDto contactInfoType 'Mailing' or 'Residence' AND applicant claims to be physically present in the state of Florida, then return "1" ELSE "0" <i>Note: User must be asked if he/she is physically located in the state of Florida when a Florida mailing or residence address is provided</i>	No

Error Responses

Data Element	Condition	Response Message
startDate	Provided Date not a future date.	Start Date cannot be the current date or in the past.
startDate	Empty or Null	Start Date is required.
endDate	Empty or Null	End Date is required.
endDate	Provided endDate is more than one year after the provided startDate	End Date cannot be more than one year after the Start Date.
endDate	Provided endDate is before the provided startDate	End Date must be after Start Date.
Destinations	Empty or Null	Must have at least one Destination.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
destinations	Non-U.S. destination country equals the same non-U.S. residence	(114.12) Null
destinations	Destination and residence equal to the U.S. (114.13)	(114.13) The applicant's selected residence country is a U.S. Territory.
destinations	Invalid Country Code	(N/A) The result cannot be determined for the given context
isCurrentlyLocatedInFlorida	Value not provided when Residence or Mailing Address 'StateProvince' is 'FL'	(24.1) When a Florida address is valid the response to the \"Is applicant currently located in Florida\" question is required if the certificate is not an extension and the response is required and the product is not TRIP.

Data Object: PolicyInfoDto

This collects general information regarding the coverage and certificate handling details. This object is held by the [CertificateQuery](#) object's **policyInfo** data element.

Data Elements

Data Element (data type)	Allowed Values	Rules	Required
deductible (number)	<ul style="list-style-type: none"> 0 100 250 500 	Only one value may be entered. Applies to all applicants	Yes
maximumLimit (number)	<ul style="list-style-type: none"> 50000 100000 250000 500000 		Yes

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currencyCode (string)	USD	Only available in U.S. Dollars	Yes
paymentFrequency (string)	N/A	Not used for this product	No
fulfillmentMethod (string)	<ul style="list-style-type: none"> • “Online” • “Standard” • “Express” 	<p>Selecting “Standard” or “Express” will require the submission of ContactInfoDto contactInfoType of “Mailing” and corresponding data</p> <p>Selecting “Express” will add \$20.00 to the cost of the policy.</p>	Yes

Error Responses

Data Element	Condition	Response Message
deductible	Empty or Null	Deductible is required.
maximumLimit	Empty or Null	Maximum Limit is required.
currencyCode	Empty or Null	Currency Code is required.
fulfillmentMethod	Empty, Null, or Invalid	Fulfillment Method is invalid
fulfillmentMethod	‘Standard’ or ‘Express’ selected and Mailing address not provided.	Mailing address is required for Standard or Express fulfillment.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] “Failure”
deductible	Deductible not valid for the selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.
maximumLimit	Maximum Limit value not valid for selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.

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currencyCode	Not valid for productCode	(11.2) Currency code is required.
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Data Object: FamilyDto

This collects general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **families** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
insureds (array[InsuredDto])	InsuredDto required		Yes

Error Responses

Data Element	Error	Response Message
insureds	Null or absent	Must have at least one Insured.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: InsuredDto

This holds an array and collects general information regarding the applicants' personal details. This object is held by the [FamilyDto](#) object's **insureds** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
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firstName (string)			Yes
lastName (string)			Yes
dateOfBirth (string)	Valid date format	Cannot be older than 64 as of the startDate	Yes
citizenship (string)	3-character country code; See Appendix	<ul style="list-style-type: none"> Cannot be BWA,GMB,GHA,NER,NGA, or SLE “USA” must be used for U.S. Territories (use “USA” instead of “ASM” [American Samoa], “GUM” [Guam], “MNP” [Northern Mariana Islands], “PRI” [Puerto Rico], “UMI” [United States Minor Outlying Islands] or “VIR” [U.S. Virgin Islands]) 	Yes
gender (string)	<ul style="list-style-type: none"> ‘Male’ ‘Female’ ‘None’ 		No
residence (string)	3-character country code; See Appendix	<p>This field IS required for this product.</p> <ul style="list-style-type: none"> Cannot match any country included in TravelInfoDto destinations. Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	Yes
travelerType (string)	<ul style="list-style-type: none"> ‘Primary’ ‘Spouse’ ‘Child’ 		Yes
governmentIssuedIdNumber (string)		Number such as passport or driver’s license	No
visaType (string)	<ul style="list-style-type: none"> “F1_F2” “J1_J2” “M1_M2” “A1_A2” 	One of the accepted values must be selected for each applicant when the applicants’ destination is the United States	No
productOptions (array[ProductOptionDto])	N/A	Not used for this product	N/A

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riders (string)	N/A	Not used for this product	N/A
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Error Responses

Data Element	Condition	Response Message
firstName	Empty or Null	First Name is required.
lastName	Empty or Null	Last Name is required.
dateOfBirth	Empty or Null	Date of Birth is required.
Citizenship	Empty or Null	Citizenship is required.
Citizenship	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
residence	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
travelerType	Empty or Null	Traveler Type is required.
travelerType	Allowed Value not presented.	Traveler Type is invalid.
travelerType	More than one 'Primary' in an array	Only one Primary allowed per family.
travelerType	More than one 'Spouse' in an array	Only one Spouse allowed per family.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
firstName	Invalid characters included	(5.1) First name is required, must match the \"Name\" regular expression, and can be no longer than 40 characters

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lastName	Invalid characters included	(5.2) Last name is required, must match the \"Name\" regular expression, and can be no longer than 60 characters
dateOfBirth	Age of applicant(s) not eligible for selected deductible	(13.1) The selected deductible and policy maximum is available for the product.
citizenship	Country code does not exist	(N/A) Unable to cast object of type 'Img.Rules.Geography.CountryVariable' to type 'Core.RulesEngine.AdditionalContextElement'
residence	Non-U.S. destination country equals the same non-U.S. residence	(114.12) Null
residence	Destination and residence equal to the U.S.	(114.13) The applicant's selected residence country is a U.S. Territory.
travelerType/dateOfBirth	Age of 'Child' applicant over 17.	(9.2) Applicants must be below the maximum age and above the minimum age for the product. Child dependents must be below the maximum age for dependent children.

Data Object: EligibilityResponseDto

This is required for certain products to ensure eligibility. This object is held by the [CertificateQuery](#) object's **eligibilityResponses** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
eligibilityQuestion	N/A	Not used for this product	No
response	N/A	Not used for this product	No

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: ContactInfoDto

This collects contact details for eligibility, communications, and billing purposes. This object is held by the [CertificateQuery](#) object's **contacts** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
contactInfoType (string)	<ul style="list-style-type: none"> • "Mailing" • "Residence" • "Billing" 	"Residence" is required for this product. "Mailing" is required if fulfillmentType "Standard" or "Express" is selected "Billing" is required for this product	Yes
careOfName (string)		Only relevant to 'Mailing' contactInfoType .	No
address (string)			Yes
address2 (string)			No
city (string)			Yes
countyRegion (string)			No
stateProvince (string)	2-character state code if country is 'CAN' or 'USA'; See Appendix	<ul style="list-style-type: none"> • For "Mailing" or "Residence". If value is equal to "FL", then TravelInfoDto isCurrentlyLocatedInFlorida must be answered. (See above) • When InsuredDto citizenship is not equal to "USA", then value cannot be "MD" for contactInfoType "Mailing" or "Residence" 	No

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postalCode (string)			Yes
country (string)	3-character country code; See Appendix	<ul style="list-style-type: none"> For contactInfoType “Residence”, the country must match InsuredDto residence of InsuredDto travelerType “Primary” Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	
phone (string)			Yes
fax (string)		Not supported for contactInfoType “Billing”	No
email (string)	Must be valid x@x.xxx	Required for ‘Mailing’ and ‘Residence’ contactInfoType	No

Error Responses

Data Element	Condition	Response Message
contactInfoType	Empty or Null	Contact Information Type is required.
contactInfoType	Allowed value not presented	Contact Information Type is invalid.
Address	Empty or Null	Address1 is required.
City	Empty or Null	City is required.
stateProvince	No value provided for ‘country’ USA or CAN	State is required for the country selected
postalCode	Empty or Null	Postal Code is required.
Country	Empty or Null	Country is required.
Country	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence, or Contacts.
phone	Empty or Null	Phone is required.

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Email	Empty or Null for contactInfoType 'Mailing' or 'Residence'	Email is required.
Email	Email not in valid xxx@xxx.xxx format.	Email address is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
stateProvince	When 'country' is USA or CAN and 'stateProvince' is invalid code	(14.8) Region

Data Object: IntlInsuranceDto

This may be required in certain scenarios where expiring International Medical Insurance is an eligibility requirement. This object is held by the [CertificateQuery](#) object's **internationalInsuranceInUS** data element.

Data Elements

Data Element (data type)	Allowed Values / Description	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
expireDate (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Condition	Response Message
carrier	Empty or Null	Insurance Carrier is required.
expireDate	Empty or Null	Expire Date is required.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: PaymentInfoDto

This collects the payment details for the successful purchase of the policy. This object is held by the [CertificateQuery](#) object's **paymentinfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
paymentType (string)	<ul style="list-style-type: none">• 'CreditCard'• 'ECheck'		Yes
echeckType (string)	<ul style="list-style-type: none">• 'ConsumerCheckingAccount'• 'ConsumerSavingsAccount'• 'CommercialCheckingAccount'	Required if paymentType is 'ECheck'	No
nameOnAccount (string)		Required if paymentType is 'ECheck'	No
routingNumber (string)		Required if paymentType is 'ECheck'	No
accountNumber (string)		Required if paymentType is 'ECheck'	No
CreditCardNumber (string)		Required if paymentType is 'CreditCard'	No
cardExpire (string)		Required if paymentType is 'CreditCard'	No
cardCVV (string)		Required if paymentType is 'CreditCard'	No

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requestedTotal (number)		This field may be used to submit the intended charge amount; if the amount differs from what IMG calculates an error will be returned.	No
--------------------------------	--	--	-----------

Error Responses

Data Element	Condition	Response Message
paymentType	Empty or Null	Payment Type is required.
paymentType	Allowed value not presented	Payment Type is invalid.
eCheckType		
nameOnAccount	Empty or Null	Name on Account is required.
routingNumber	Empty or Null when paymentType is 'ECheck'	Bank Aba Code is required.
cardExpire	Empty or Null when paymentType is 'CreditCard'	Expiration Date is required.
cardExpire	Value is prior to current month/year and paymentType is 'CreditCard'	Expiration Date is invalid.
cardCVV	Empty or Null when paymentType is 'CreditCard'	Security Code is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
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requestedTotal	Value provided does not match IMG's calculation for total premium due	(98.1) When the invoice total is valid the invoice total must match the requested total.
----------------	---	--

Data Object: BeneficiaryInfoDto

This collects details of the desired beneficiaries of certain life or accident benefits optionally available on some products. This object is held by the [CertificateQuery](#) object's **beneficiaries** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
name (string)	N/A	Not used for this product	N/A
relationship (string)	N/A	Not used for this product	N/A
percentage (number)	N/A	Not used for this product	N/A
beneficiaryType (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

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Data Object: ProductOptionsDto

This data object is held by the [InsuredDto](#) **productOptions** data element or [CertificateQuery](#) **productOptions** data object (as appropriate) if the specific option is desired; otherwise, it may be left off. Refer to the Purchase API documentation for a specific product to determine which of the two objects should hold the [ProductOptionsDto](#) object.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
productOptionType (string)	N/A	Not used for this product	N/A
selectedValue (string)	N/A	Not used for this product	N/A

Error Responses

These errors apply only if the object is presented.

Data Element	Error	Response Message
productOptionType	Empty or Null	Product Option Type is required.
productOptionType	Allowed value not presented	Product Option Type is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: WorkTravelInfoDto

This collects details of the Work & Travel Program a student may be a participant and is only required for a specific scenario on certain products. This object is held by the [CertificateQuery](#) object's **workTravelInfo** data element.

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Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
programParticipation (Boolean)	<ul style="list-style-type: none">“0” or “1”“False” or “True”	Required if InsuredDto visaType = “J1_J2”.	Yes , if data object included
programName (string)	N/A	Required if WorkTravelInfoDto programParticipation is ‘True’ or ‘1’	Yes , if data object included

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [(“ruleGroupId”.“id”) Name]
N/A	N/A	N/A

Data Object: DomesticInsuranceDto

This collects details of the domestic insurance policy information, when applicable and is only required for certain products. This object is held by the [InsuredDto](#) object’s **domesticInsurance** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
policyNumber (string)	N/A	Not used for this product	N/A

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acknowledgement (number)	N/A	Not used for this product	N/A
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Error Responses

Data Element	Error	Response Message
carrier	Empty or Null	Insurance Carrier is required.
policyNumber	Empty or Null	Insurance Policy Number is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Student Health Advantage (Standard & Platinum)

Data Object: Certificate Query (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
producerNumber (string)	<Unique IMG Producer Number>	String	Yes
productCode (string)	1. "SHAA"; or 2. "SHAI"; or		Yes

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	3. "SHMA"; or 4. "SHMI"; or 5. "SHAPA"; or 6. "SHAPI"; or 7. "SHMPA"; or 8. "SHMPI"	<table><tr><td>Product Code</td><td>Destination</td><td>Payment Frequency</td><td></td></tr><tr><td>SHAA (standard)</td><td>U.S.</td><td>Full</td><td></td></tr><tr><td>SHAI (standard)</td><td>Non-U.S.</td><td>Full</td><td></td></tr><tr><td>SHMA (standard)</td><td>U.S.</td><td>Monthly</td><td></td></tr><tr><td>SHMI (standard)</td><td>Non-U.S.</td><td>Monthly</td><td></td></tr><tr><td>SHAPA (Platinum)</td><td>U.S.</td><td>Full</td><td></td></tr><tr><td>SHAPI (Platinum)</td><td>Non-U.S.</td><td>Full</td><td></td></tr><tr><td>SHMPA (Platinum)</td><td>U.S.</td><td>Monthly</td><td></td></tr><tr><td>SHMPI (Platinum)</td><td>Non-U.S.</td><td>Monthly</td><td></td></tr></table>	Product Code	Destination	Payment Frequency		SHAA (standard)	U.S.	Full		SHAI (standard)	Non-U.S.	Full		SHMA (standard)	U.S.	Monthly		SHMI (standard)	Non-U.S.	Monthly		SHAPA (Platinum)	U.S.	Full		SHAPI (Platinum)	Non-U.S.	Full		SHMPA (Platinum)	U.S.	Monthly		SHMPI (Platinum)	Non-U.S.	Monthly		
Product Code	Destination	Payment Frequency																																					
SHAA (standard)	U.S.	Full																																					
SHAI (standard)	Non-U.S.	Full																																					
SHMA (standard)	U.S.	Monthly																																					
SHMI (standard)	Non-U.S.	Monthly																																					
SHAPA (Platinum)	U.S.	Full																																					
SHAPI (Platinum)	Non-U.S.	Full																																					
SHMPA (Platinum)	U.S.	Monthly																																					
SHMPI (Platinum)	Non-U.S.	Monthly																																					
appType (string)	0619	This depicts the current rates	Yes																																				
signatureName (string)	Electronic Signature of applicant		Yes																																				
signatureRelationship (string)		Required when Primary applicant is under the age of 16	No																																				
uservar (string)		For producer use	No																																				
dataProcessingIndicator (Boolean)	N/A	Not used for this product	No																																				
authorizationNumber			No																																				
travelInfo	Include TravelInfoDto data object	See Data Object: TravelInfoDto	Yes																																				
policyInfo	Include PolicyInfoDto data object	See Data Object: PolicyInfoDto	Yes																																				
families (Array)	Include FamilyDto data object	See Data Object: FamilyDto	Yes																																				
eligibilityResponses (Array)	N/A	Not used for this product.	No																																				
contacts (Array)	Include ContactInfoDto data object	See Data Object: ContactInfoDto	Yes																																				

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paymentInfo	Include PaymentInfoDto data object	See Data Object: PaymentInfoDto	Yes
beneficiaries	N/A	Not used for this product	No
riders	“AdventureSports”	Submit this value if applicant chooses to purchase the optional Adventure Sports Rider. The Rider will automatically apply to all applicants under the age of 65.	No
productOptions	N/A	Not used for this product	No
workTravelInfo	N/A	Not used for this product	No

Error Responses

Data Element	Condition	Response Message
producerNumber	Empty or Null	Producer Number is required.
productCode	Empty or Null	productCode is required.
productCode	Not an existent product code value	The value entered for ProductType is invalid.
appType	Empty or Null	appType is required.
signatureName	Empty or Null	signatureName is required.
travelInfo	TravelInfoDto data object not included	Travel Info section is required.
policyInfo	PolicyInfoDto data object not included	Policy Info section is required.
families	FamilyDto not included	Must have at least one family. <i>[Note: Family can be comprised of one individual.]</i>

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contacts	ContactInfoDto data object not included	Contact information is required.
paymentInfo	PaymentInfoDto data object not included	Payment Account information is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
productCode	Product code PATAI and Destination is not the United States	(114.6) The individual has the United States as a destination value. The individual has a U.S. Territory selected as a destination value.
productCode	Product code is PATII and Destination is not a country other than the U.S.	(114.7) The individual has a U.S. Territory selected as a destination.
signatureName	Contains invalid characters	(6.1) The signature matches the name regular expression.
signatureRelationship	Present when not required.	(N/A) Object reference not set to an instance of an object.
signatureRelationship	Not present when Primary is under age 16.	(86.1) Signature relationship matches the Name regular expression.

Data Object: TravelInfoDto

This gathers general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **travellInfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
startDate (string)	Valid date format	Must be in the future.	Yes
endDate (string)	Valid date format	Must be at least 5 days from the startDate ; cannot be more than one year.	Yes

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		<i>Note: endDate is equal to 11:59pm on the last day (full or partial) that coverage is needed</i>	
destinations (Array[string])	3-character country code; See Appendix	Cannot include any value used for InsuredDto residence [Country of Residence cannot equal Destination Country]	Yes
dateOfUsArrival	N/A	Not used for this product	No
dateOfUsDeparture	N/A	Not used for this product	No
isCurrentlyLocatedInFlorida	"0" or "1"	<p>If the ContactInfoDto stateProvince value is "FL" [Florida] where ContactInfoDto contactInfoType 'Mailing' or 'Residence' AND applicant claims to be physically present in the state of Florida, then return "1" ELSE "0"</p> <p><i>Note: User must be asked if he/she is physically located in the state of Florida when a Florida mailing or residence address is provided</i></p>	No

Error Responses

Data Element	Condition	Response Message
startDate	Provided Date not a future date.	Start Date cannot be the current date or in the past.
startDate	Empty or Null	Start Date is required.
endDate	Empty or Null	End Date is required.
endDate	Provided endDate is more than one year after the provided startDate	End Date cannot be more than one year after the Start Date.
endDate	Provided endDate is before the provided startDate	End Date must be after Start Date.

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Destinations	Empty or Null	Must have at least one Destination.
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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
destinations	Non-U.S. destination country equals the same non-U.S. residence	(114.12) Null
destinations	Destination and residence equal to the U.S. (114.13)	(114.13) The applicant's selected residence country is a U.S. Territory.
destinations	Invalid Country Code	(N/A) The result cannot be determined for the given context
isCurrentlyLocatedInFlorida	Value not provided when Residence or Mailing Address 'StateProvince' is 'FL'	(24.1) When a Florida address is valid the response to the \"Is applicant currently located in Florida\" question is required if the certificate is not an extension and the response is required and the product is not TRIP.

Data Object: PolicyInfoDto

This object gathers general information regarding the coverage and certificate handling details. This object is held by the [CertificateQuery](#) object's **policyInfo** data element.

Data Elements

Data Element (data type)	Allowed Values	Rules	Required
deductible (number)	<ul style="list-style-type: none"> 100 * 25 ** 	* For standard SHA ** For SHA Platinum	Yes
maximumLimit (number)	<ul style="list-style-type: none"> 500000 * 1000000 ** 	* For standard SHA ** For SHA Platinum	Yes
currencyCode (string)	USD	Only available in U.S. Dollars	Yes

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paymentFrequency (string)	N/A	Not used for this product <i>Note: The product code determines monthly vs. full payment.</i>	No
fulfillmentMethod (string)	<ul style="list-style-type: none"> • “Online” • “Standard” • “Express” 	Selecting “Standard” or “Express” will require the submission of ContactInfoDto contactInfoType of “Mailing” and corresponding data Selecting “Express” will add \$20.00 to the cost of the policy.	Yes

Error Responses

Data Element	Condition	Response Message
deductible	Empty or Null	Deductible is required.
maximumLimit	Empty or Null	Maximum Limit is required.
currencyCode	Empty or Null	Currency Code is required.
fulfillmentMethod	Empty, Null, or Invalid	Fulfillment Method is invalid
fulfillmentMethod	‘Standard’ or ‘Express’ selected and Mailing address not provided.	Mailing address is required for Standard or Express fulfillment.

Broken Rule Responses

Data Element	Condition	Response Message: [(“ruleGroupId”.id”) Name] “Failure”
deductible	Deductible not valid for the selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.
maximumLimit	Maximum Limit value not valid for selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.

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currencyCode	Not valid for productCode	(11.2) Currency code is required.
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Data Object: FamilyDto

This gathers general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **families** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
insureds (array[InsuredDto])	InsuredDto required		Yes

Error Responses

Data Element	Condition	Response Message
insureds	Null or absent	Must have at least one Insured.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: InsuredDto

This holds an array and gathers general information regarding the applicants' personal details. This object is held by the [FamilyDto](#) object's **insureds** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
firstName (string)			Yes

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lastName (string)			Yes
dateOfBirth (string)	Valid date format	Cannot be older than 64 as of the startDate	Yes
citizenship (string)	3-character country code; See Appendix	<ul style="list-style-type: none"> Cannot be BWA,GMB,GHA,NER,NGA, or SLE “USA” must be used for U.S. Territories (use “USA” instead of “ASM” [American Samoa], “GUM” [Guam], “MNP” [Northern Mariana Islands], “PRI” [Puerto Rico], “UMI” [United States Minor Outlying Islands] or “VIR” [U.S. Virgin Islands]) 	Yes
gender (string)	<ul style="list-style-type: none"> ‘Male’ ‘Female’ ‘None’ 		No
residence (string)	3-character country code; See Appendix	<p>This field is required for this product.</p> <ul style="list-style-type: none"> Cannot match any country included in TravelInfoDto destinations. Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	Yes
travelerType (string)	<ul style="list-style-type: none"> ‘Primary’ ‘Spouse’ ‘Child’ 		Yes
governmentissuedIdNumber (string)		Number such as passport or driver’s license	No
visaType (string)	<ul style="list-style-type: none"> “F1_F2” “J1_J2” “M1_M2” “A1_A2” 	One of the accepted values must be selected for each applicant when the applicants’ destination is the United States	No
productOptions (array[ProductOptionDto])	N/A	Not used for this product	No
riders (string)	N/A	Not used for this product	No

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Error Responses

Data Element	Condition	Response Message
firstName	Empty or Null	First Name is required.
lastName	Empty or Null	Last Name is required.
dateOfBirth	Empty or Null	Date of Birth is required.
Citizenship	Empty or Null	Citizenship is required.
Citizenship	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
residence	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
travelerType	Empty or Null	Traveler Type is required.
travelerType	Allowed Value not presented.	Traveler Type is invalid.
travelerType	More than one 'Primary' in an array	Only one Primary allowed per family.
travelerType	More than one 'Spouse' in an array	Only one Spouse allowed per family.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
firstName	Invalid characters included	(5.1) First name is required, must match the \"Name\" regular expression, and can be no longer than 40 characters
lastName	Invalid characters included	(5.2) Last name is required, must match the \"Name\" regular expression, and can be no longer than 60 characters

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dateOfBirth	Age of applicant(s) not eligible for selected deductible	(13.1) The selected deductible and policy maximum is available for the product.
Citizenship	Country code does not exist	(N/A) Unable to cast object of type 'Img.Rules.Geography.CountryVariable' to type 'Core.RulesEngine.AdditionalContextElement'
residence	Non-U.S. destination country equals the same non-U.S. residence	(114.12) Null
residence	Destination and residence equal to the U.S.	(114.13) The applicant's selected residence country is a U.S. Territory.
travelerType/dateOfBirth	Age of 'Child' applicant over 17.	(9.2) Applicants must be below the maximum age and above the minimum age for the product. Child dependents must be below the maximum age for dependent children.

Data Object: EligibilityResponseDto

This is required for certain products to ensure eligibility. This object is held by the [CertificateQuery](#) object's **eligibilityResponses** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
eligibilityQuestion	N/A	Not used for this product	No
response	N/A	Not used for this product	No

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: ContactInfoDto

This collects contact details for eligibility, communications, and billing purposes. This object is held by the [CertificateQuery](#) object's **contacts** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
contactInfoType (string)	<ul style="list-style-type: none"> “Mailing” “Residence” “Billing” 	“Residence” is required for this product. “Mailing” is required if fulfillmentType “Standard” or “Express” is selected “Billing” is required for this product	Yes
careOfName (string)		Only relevant to ‘Mailing’ contactInfoType .	No
address (string)			Yes
address2 (string)			No
city (string)			Yes
countyRegion (string)			No
stateProvince (string)	2-character state code if country is ‘CAN’ or ‘USA’; See Appendix	<ul style="list-style-type: none"> For “Mailing” or “Residence”. If value is equal to “FL”, then TravelInfoDto isCurrentlyLocatedInFlorida must be answered. (See above) When InsuredDto citizenship is not equal to “USA”, then value cannot be “MD” for contactInfoType “Mailing” or “Residence” 	No

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postalCode (string)			Yes
country (string)	3-character country code; See Appendix	<ul style="list-style-type: none"> For contactInfoType “Residence”, the country must match InsuredDto residence of InsuredDto travelerType “Primary” Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	
phone (string)			Yes
fax (string)		Not supported for contactInfoType “Billing”	No
email (string)	Must be valid x@x.xxx	Required for ‘Mailing’ and ‘Residence’ contactInfoType	No

Error Responses

Data Element	Condition	Response Message
contactInfoType	Empty or Null	Contact Information Type is required.
contactInfoType	Allowed value not presented	Contact Information Type is invalid.
Address	Empty or Null	Address1 is required.
City	Empty or Null	City is required.
stateProvince	No value provided for ‘country’ USA or CAN	State is required for the country selected
postalCode	Empty or Null	Postal Code is required.
Country	Empty or Null	Country is required.
Country	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence, or Contacts.
phone	Empty or Null	Phone is required.

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Email	Empty or Null for contactInfoType 'Mailing' or 'Residence'	Email is required.
Email	Email not in valid xxx@xxx.xxx format.	Email address is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
stateProvince	When 'country' is USA or CAN and 'stateProvince' is invalid code	(14.8) Region

Data Object: IntlInsuranceDto

This may be required in certain scenarios where expiring International Medical Insurance is an eligibility requirement. This object is held by the [CertificateQuery](#) object's **internationalInsuranceInUS** data element.

Data Elements

Data Element (data type)	Allowed Values / Description	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
expireDate (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Condition	Response Message
carrier	Empty or Null	Insurance Carrier is required.
expireDate	Empty or Null	Expire Date is required.

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: PaymentInfoDto

This collects the payment details for the successful purchase of the policy. This object is held by the [CertificateQuery](#) object's **paymentinfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
paymentType (string)	<ul style="list-style-type: none">• 'CreditCard'• 'ECheck'		Yes
echeckType (string)	<ul style="list-style-type: none">• 'ConsumerCheckingAccount'• 'ConsumerSavingsAccount'• 'CommercialCheckingAccount'	Required if paymentType is 'ECheck'	No
nameOnAccount (string)		Required if paymentType is 'ECheck'	No
routingNumber (string)		Required if paymentType is 'ECheck'	No
accountNumber (string)		Required if paymentType is 'ECheck'	No
CreditCardNumber (string)		Required if paymentType is 'CreditCard'	No
cardExpire (string)		Required if paymentType is 'CreditCard'	No
cardCVV (string)		Required if paymentType is 'CreditCard'	No

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requestedTotal (number)		This field may be used to submit the intended charge amount; if the amount differs from what IMG calculates an error will be returned.	No
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Error Responses

Data Element	Condition	Response Message
paymentType	Empty or Null	Payment Type is required.
paymentType	Allowed value not presented	Payment Type is invalid.
eCheckType		
nameOnAccount	Empty or Null	Name on Account is required.
routingNumber	Empty or Null when paymentType is 'ECheck'	Bank Aba Code is required.
cardExpire	Empty or Null when paymentType is 'CreditCard'	Expiration Date is required.
cardExpire	Value is prior to current month/year and paymentType is 'CreditCard'	Expiration Date is invalid.
cardCVV	Empty or Null when paymentType is 'CreditCard'	Security Code is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
requestedTotal	Value provided does not match IMG's calculation for total premium due	(98.1) When the invoice total is valid the invoice total must match the requested total.

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Data Object: BeneficiaryInfoDto

This collects details of the desired beneficiaries of certain life or accident benefits optionally available on some products. This object is held by the [CertificateQuery](#) object's **beneficiaries** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
name (string)	N/A	Not used for this product	N/A
relationship (string)	N/A	Not used for this product	N/A
percentage (number)	N/A	Not used for this product	N/A
beneficiaryType (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: ProductOptionsDto

This data object is held by the [InsuredDto](#) **productOptions** data element or [CertificateQuery](#) **productOptions** data object (as appropriate) if the specific option is desired; otherwise, it may be left off. Refer to the Purchase API documentation for a specific product to determine which of the two objects should hold the [ProductOptionsDto](#) object.

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Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
productOptionType (string)	N/A	Not used for this product	Yes
selectedValue (string)	N/A	Not used for this product	Yes

Error Responses

These errors apply only if the object is presented.

Data Element	Error	Response Message
productOptionType	Empty or Null	Product Option Type is required.
productOptionType	Allowed value not presented	Product Option Type is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: WorkTravelInfoDto

This collects details of the Work & Travel Program a student may be a participant. This data object is only required for a specific scenario on certain products. This object is held by the [CertificateQuery](#) object's **workTravelInfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
programParticipation (boolean)	<ul style="list-style-type: none">"0" or "1""False" or "True"	Required if InsuredDto visaType = "J1_J2".	Yes, if data object included

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programName (string)	N/A	Required if WorkTravelInfoDto programParticipation is 'True' or '1'	Yes , if data object included
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Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: DomesticInsuranceDto

This collects details of the domestic insurance policy information, when applicable. This data object is only required for certain products. This object is held by the [InsuredDto](#) object's **domesticInsurance** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
policyNumber (string)	N/A	Not used for this product	N/A
acknowledgement (number)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
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carrier	Empty or Null	Insurance Carrier is required.
policyNumber	Empty or Null	Insurance Policy Number is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Visitors Care

Data Object: Certificate Query (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
producerNumber (string)	<Unique IMG Producer Number>	String	Yes
productCode (string)	VIC		Yes
appType (string)	1. 0519A 2. 0519B 3. 0519C	1. Pertains to the \$25,000 Maximum Limit (or \$10,000 if age 80 or over). 2. Pertains to the \$50,000 Maximum Limit. Maximum allowable age is 79. 3. Pertains to the \$100,000 Maximum Limit. Maximum allowable age is 79.	Yes

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signatureName (string)	Electronic Signature of applicant		Yes
signatureRelationship (string)		Required when Primary applicant is under the age of 16	No
uservar (string)		For producer use	No
dataProcessingIndicator (Boolean)	N/A	Not used for this product	No
authorizationNumber			No
travelInfo	Include TravelInfoDto data object	See Data Object: TravelInfoDto	Yes
policyInfo	Include PolicyInfoDto data object	See Data Object: PolicyInfoDto	Yes
families (Array)	Include FamilyDto data object	See Data Object: FamilyDto	Yes
eligibilityResponses (Array)	Conditionally include EligibilityResponseDto	See Data Object: EligibilityResponseDto	No
contacts (Array)	Include ContactInfoDto data object	See Data Object: ContactInfoDto	Yes
paymentInfo	Include PaymentInfoDto data object	See Data Object: PaymentInfoDto	Yes
beneficiaries	N/A	Not used for this product	No
riders	N/A	Not used for this product	No
productOptions	N/A	Not used for this product	No
workTravelInfo	N/A	Not used for this product	No

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Error Responses

Data Element	Condition	Response Message
producerNumber	Empty or Null	Producer Number is required.
productCode	Empty or Null	productCode is required.
productCode	Not an existent product code value	The value entered for ProductType is invalid.
appType	Empty or Null	appType is required.
signatureName	Empty or Null	signatureName is required.
travelInfo	TravelInfoDto data object not included	Travel Info section is required.
policyInfo	PolicyInfoDto data object not included	Policy Info section is required.
families	FamilyDto not included	Must have at least one family. <i>[Note: Family can be comprised of one individual.]</i>
contacts	ContactInfoDto data object not included	Contact information is required.
paymentInfo	PaymentInfoDto data object not included	Payment Account information is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
productCode	Product code PATAI and Destination is not the United States	(114.6) The individual has the United States as a destination value. The individual has a U.S. Territory selected as a destination value.

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productCode	Product code is PATII and Destination is not a country other than the U.S.	(114.7) The individual has a U.S. Territory selected as a destination.
signatureName	Contains invalid characters	(6.1) The signature matches the name regular expression.
signatureRelationship	Present when not required.	(N/A) Object reference not set to an instance of an object.
signatureRelationship	Not present when Primary is under age 16.	(86.1) Signature relationship matches the Name regular expression.

Data Object: TravelInfoDto

This gathers general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **travelInfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
startDate (string)	Valid date format	Must be in the future.	Yes
endDate (string)	Valid date format	Must be at least 5 days from the startDate ; cannot be more than one year. <i>Note: endDate is equal to 11:59pm on the last day (full or partial) that coverage is needed</i>	Yes
destinations (Array[string])	"USA" (United States) "ASM" (American Samoa) "GUM" (Guam) "MNP" (Northern Mariana Islands) "PRI" (Puerto Rico) "UMI" (United States Minor Outlying Islands) "VIR" (U.S. Virgin Islands)	Must be the United States or U.S. territory. Cannot be a non-U.S. country. See requirements for EligibilityResponseDto for additional rules specific to destination country.	Yes
dateOfUsArrival	N/A	Not used for this product	No

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dateOfUsDeparture	N/A	Not used for this product	No
isCurrentlyLocatedInFlorida	"0" or "1"	<p>If the ContactInfoDto stateProvince value is "FL" [Florida] where ContactInfoDto contactInfoType 'Mailing' or 'Residence' AND applicant claims to be physically present in the state of Florida, then return "1" ELSE "0"</p> <p><i>Note: User must be asked if he/she is physically located in the state of Florida when a Florida mailing or residence address is provided</i></p>	No

Error Responses

Data Element	Condition	Response Message
startDate	Provided Date not a future date.	Start Date cannot be the current date or in the past.
startDate	Empty or Null	Start Date is required.
endDate	Empty or Null	End Date is required.
endDate	Provided endDate is more than one year after the provided startDate	End Date cannot be more than one year after the Start Date.
endDate	Provided endDate is before the provided startDate	End Date must be after Start Date.
Destinations	Empty or Null	Must have at least one Destination.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
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destinations	Non-U.S. destination country equals the same non-U.S. residence	(114.12) Null
destinations	Destination and residence equal to the U.S. (114.13)	(114.13) The applicant's selected residence country is a U.S. Territory.
destinations	Invalid Country Code	(N/A) The result cannot be determined for the given context
isCurrentlyLocatedInFlorida	Value not provided when Residence or Mailing Address 'StateProvince' is 'FL'	(24.1) When a Florida address is valid the response to the \"Is applicant currently located in Florida\" question is required if the certificate is not an extension and the response is required and the product is not TRIP.

Data Object: PolicyInfoDto

This gathers general information regarding the coverage and certificate handling details. This object is held by the [CertificateQuery](#) object's **policyInfo** data element.

Data Elements

Data Element (data type)	Allowed Values	Rules	Required
deductible (number)	<ul style="list-style-type: none"> 0* 50 100 	<p>Only one value may be entered. Applies to all applicants</p> <p>*\$0 deductible only available when all applicants are under the age of 70.</p>	Yes
maximumLimit (number)	<ul style="list-style-type: none"> 10000* 25000 50000 100000 	<p>*Any applicant(s) age 80 or over must be on a unique purchase request; 10000 must be maximumLimit</p> <p><i>Note: Age is calculated based on Insured's Date of Birth as of the Start Date of coverage.</i></p>	Yes
currencyCode (string)	USD	Only available in U.S. Dollars	Yes
paymentFrequency (string)	N/A	Not used for this product	No

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fulfillmentMethod (string)	<ul style="list-style-type: none"> • “Online” • “Standard” • “Express” 	<p>Selecting “Standard” or “Express” will require the submission of ContactInfoDto contactInfoType of “Mailing” and corresponding data</p> <p>Selecting “Express” will add \$20.00 to the cost of the policy.</p>	Yes
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Error Responses

Data Element	Condition	Response Message
deductible	Empty or Null	Deductible is required.
maximumLimit	Empty or Null	Maximum Limit is required.
currencyCode	Empty or Null	Currency Code is required.
fulfillmentMethod	Empty, Null, or Invalid	Fulfillment Method is invalid
fulfillmentMethod	‘Standard’ or ‘Express’ selected and Mailing address not provided.	Mailing address is required for Standard or Express fulfillment.

Broken Rule Responses

Data Element	Condition	Response Message: [(“ruleGroupId”.id”) Name] “Failure”
deductible	Deductible not valid for the selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.
maximumLimit	Maximum Limit value not valid for selected productCode	(13.1) The application has a selected deductible and policy maximum. The selected deductible and policy maximum is available for the product.
currencyCode	Not valid for productCode	(11.2) Currency code is required.

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Data Object: FamilyDto

This gathers general information regarding the travel details. This object is held by the [CertificateQuery](#) object's **families** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
insureds (array[InsuredDto])	InsuredDto required		Yes

Error Responses

Data Element	Condition	Response Message
insureds	Null or absent	Must have at least one Insured.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: InsuredDto

This holds an array and gathers general information regarding the applicants' personal details. This object is held by the [FamilyDto](#) object's **insureds** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
firstName (string)			Yes
lastName (string)			Yes

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dateOfBirth (string)	Valid date format		Yes
citizenship (string)	3-character country code; See Appendix	<ul style="list-style-type: none"> Cannot be the United States or any of its territories; See Appendix Cannot be BWA,GMB,GHA,NER,NGA, or SLE. Cannot be the same as TravelInfoDto destinations 	Yes
gender (string)	<ul style="list-style-type: none"> 'Male' 'Female' 'None' 		No
residence (string)	3-character country code; See Appendix	<ul style="list-style-type: none"> Cannot be the United States or any of its territories (refer to the Appendix) Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	Yes
travelerType (string)	<ul style="list-style-type: none"> 'Primary' 'Spouse' 'Child' 		Yes
governmentIssuedIdNumber (string)		Number such as passport or driver's license	No
visaType (string)	N/A	Not used for this product	No
productOptions (array[ProductOptionDto])	N/A	Not used for this product	No
riders (string)	N/A	Not used for this product	No

Error Responses

Data Element	Condition	Response Message
firstName	Empty or Null	First Name is required.
lastName	Empty or Null	Last Name is required.

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dateOfBirth	Empty or Null	Date of Birth is required.
Citizenship	Empty or Null	Citizenship is required.
Citizenship	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
residence	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence or Contacts.
travelerType	Empty or Null	Traveler Type is required.
travelerType	Allowed Value not presented.	Traveler Type is invalid.
travelerType	More than one 'Primary' in an array	Only one Primary allowed per family.
travelerType	More than one 'Spouse' in an array	Only one Spouse allowed per family.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name] "Failure"
firstName	Invalid characters included	(5.1) First name is required, must match the \"Name\" regular expression, and can be no longer than 40 characters
lastName	Invalid characters included	(5.2) Last name is required, must match the \"Name\" regular expression, and can be no longer than 60 characters
dateOfBirth	Age of applicant(s) not eligible for selected deductible	(13.1) The selected deductible and policy maximum is available for the product.
citizenship	Country code does not exist	(N/A) Unable to cast object of type 'Img.Rules.Geography.CountryVariable' to type 'Core.RulesEngine.AdditionalContextElement'
residence	Destination and residence equal to the U.S.	(114.13) The applicant's selected residence country is a U.S. Territory.

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travelerType/dateOfBirth	Age of 'Child' applicant over 17.	(9.2) Applicants must be below the maximum age and above the minimum age for the product. Child dependents must be below the maximum age for dependent children.
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Data Object: EligibilityResponseDto

This is required for certain products to ensure eligibility. This object is held by the [CertificateQuery](#) object's **eligibilityResponses** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
eligibilityQuestion	N/A	Not used for this product	N/A
response	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: ContactInfoDto

This collects contact details for eligibility, communications, and billing purposes. This object is held by the [CertificateQuery](#) object's **contacts** data element.

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Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
contactInfoType (string)	<ul style="list-style-type: none"> “Mailing” “Billing” 	“Residence” is required for this product. “Mailing” is required if fulfillmentType “Standard” or “Express” is selected “Billing” is required for this product	Yes
careOfName (string)		Only relevant to ‘Mailing’ contactInfoType .	No
address (string)			Yes
address2 (string)			No
city (string)			Yes
countyRegion (string)			No
stateProvince (string)	2-character state code required if country is ‘CAN’ or ‘USA’; See Appendix	<ul style="list-style-type: none"> For “Mailing” or “Residence”. If value is equal to “FL”, then TravelInfoDto isCurrentlyLocatedInFlorida must be answered. (See above) When InsuredDto citizenship is not equal to “USA”, then value cannot be “MD” for contactInfoType “Mailing” or “Residence” 	No
postalCode (string)			Yes
country (string)	3-character country code; See Appendix	<ul style="list-style-type: none"> For “Residence”: Cannot be USA or U.S. territory Cannot be BWA,GMB,GHA,NER,NGA, or SLE 	
phone (string)			Yes
fax (string)		Not supported for contactInfoType “Billing”	No
email (string)	Must be valid x@x.xxx	Required for ‘Mailing’ contactInfoType	No

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Error Responses

Data Element	Condition	Response Message
contactInfoType	Empty or Null	Contact Information Type is required.
contactInfoType	Allowed value not presented	Contact Information Type is invalid.
Address	Empty or Null	Address1 is required.
City	Empty or Null	City is required.
stateProvince	No value provided for 'country' USA or CAN	State is required for the country selected
postalCode	Empty or Null	Postal Code is required.
Country	Empty or Null	Country is required.
Country	Country not allowed	Country codes BWA,GMB,GHA,NER,NGA,SLE are not allowed for Citizenship, Residence, or Contacts.
phone	Empty or Null	Phone is required.
Email	Empty or Null for contactInfoType 'Mailing' or 'Residence'	Email is required.
Email	Email not in valid xxx@xxx.xxx format.	Email address is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
stateProvince	When 'country' is USA or CAN and 'stateProvince' is invalid code	(14.8) Region

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Data Object: IntlInsuranceDto

This may be required in certain scenarios where expiring International Medical Insurance is an eligibility requirement. This object is held by the [CertificateQuery](#) object's **internationalInsuranceInUS** data element.

Data Elements

Data Element (data type)	Allowed Values / Description	Rules	Required
carrier (string)	N/A	Not used for this product	No
expireDate (string)	N/A	Not used for this product	No

Error Responses

Data Element	Condition	Response Message
carrier	Empty or Null	Insurance Carrier is required.
expireDate	Empty or Null	Expire Date is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: PaymentInfoDto

This object collects the payment details for the successful purchase of the policy. This object is held by the [CertificateQuery](#) object's **paymentinfo** data element.

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Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
paymentType (string)	<ul style="list-style-type: none"> • 'CreditCard' • 'ECheck' 		Yes
echeckType (string)	<ul style="list-style-type: none"> • 'ConsumerCheckingAccount' • 'ConsumerSavingsAccount' • 'CommercialCheckingAccount' 	Required if paymentType is 'ECheck'	No
nameOnAccount (string)		Required if paymentType is 'ECheck'	No
routingNumber (string)		Required if paymentType is 'ECheck'	No
accountNumber (string)		Required if paymentType is 'ECheck'	No
CreditCardNumber (string)		Required if paymentType is 'CreditCard'	No
cardExpire (string)		Required if paymentType is 'CreditCard'	No
cardCVV (string)		Required if paymentType is 'CreditCard'	No
requestedTotal (number)		This field may be used to submit the intended charge amount; if the amount differs from what IMG calculates an error will be returned.	No

Error Responses

Data Element	Condition	Response Message
paymentType	Empty or Null	Payment Type is required.
paymentType	Allowed value not presented	Payment Type is invalid.
eCheckType		
nameOnAccount	Empty or Null	Name on Account is required.

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routingNumber	Empty or Null when paymentType is 'ECheck'	Bank Aba Code is required.
cardExpire	Empty or Null when paymentType is 'CreditCard'	Expiration Date is required.
cardExpire	Value is prior to current month/year and paymentType is 'CreditCard'	Expiration Date is invalid.
cardCVV	Empty or Null when paymentType is 'CreditCard'	Security Code is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
requestedTotal	Value provided does not match IMG's calculation for total premium due	(98.1) When the invoice total is valid the invoice total must match the requested total.

Data Object: BeneficiaryInfoDto

This collects details of the desired beneficiaries of certain life or accident benefits optionally available on some products. This object is held by the [CertificateQuery](#) object's **beneficiaries** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
name (string)	N/A	Not used for this product	N/A
relationship (string)	N/A	Not used for this product	N/A

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percentage (number)	N/A	Not used for this product	N/A
beneficiaryType (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: ProductOptionsDto

This data object is held by the [InsuredDto](#) **productOptions** data element or [CertificateQuery](#) **productOptions** data object (as appropriate) if the specific option is desired; otherwise, it may be left off. Refer to the Purchase API documentation for a specific product to determine which of the two objects should hold the [ProductOptionsDto](#) object.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
productOptionType (string)	N/A	Not used for this product	N/A
selectedValue (string)	N/A	Not used for this product	N/A

Error Responses

These errors apply only if the object is presented.

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Data Element	Error	Response Message
productOptionType	Empty or Null	Product Option Type is required.
productOptionType	Allowed value not presented	Product Option Type is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: WorkTravelInfoDto

This collects details of the Work & Travel Program a student may be a participant. This data object is only required for a specific scenario on certain products. This object is held by the [CertificateQuery](#) object's **workTravelInfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
programParticipation (string)	N/A	Not used for this product	N/A
programName (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

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Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
N/A	N/A	N/A

Data Object: DomesticInsuranceDto

This collects details of the domestic insurance policy information, when applicable. This data object is only required for certain products. This object is held by the [InsuredDto](#) object's **domesticInsurance** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
policyNumber (string)	N/A	Not used for this product	N/A
acknowledgement (number)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
carrier	Empty or Null	Insurance Carrier is required.
policyNumber	Empty or Null	Insurance Policy Number is required.

Broken Rule Responses

Data Element	Condition	Response Message: [{"ruleGroupId"."id"} Name]
--------------	-----------	---

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N/A	N/A	N/A
-----	-----	-----

Renewal API

The Renewal API may be used to renew coverage for insureds (via the 'Purchase' [requestType](#)) or to retrieve the total cost of a renewal prior to submitting a request for renewal (via the 'Quote' [requestType](#)). You can also use it to mimic a renewal purchase to help validate that you are passing all the information necessary for the actual purchase (via the 'Preview' [requestType](#)).

Renewal vs Extension

As noted below, some data elements and certain riders are only available at "Renewal" or at "Extension". It should be noted that a renewal is a repurchasing a full year of coverage, whereas an extension is adding coverage to an existing policy where coverage doesn't currently span an entire year.

Renewal Swagger UI

You may refer to our swagger documentation for models and structure of the request and response of the Renewal API at the following links:

- **Beta / Testing URL** (use for future/upcoming product release changes)
https://beta-services.imglobal.com/API/swagger/ui/index#!/Renewal/Renewal_Renewal
- **Production URL**
https://services.imglobal.com/API/swagger/ui/index#!/Renewal/Renewal_Renewal

Data Object: RenewalQuery (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
certificateNumber (string)			Yes

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dateOfBirth (string)	Valid date format	DOB or Effective Date is required.	No
effectiveDate (string)	Valid date format	DOB or Effective Date is required. Effective Date refers to the beginning of the current coverage period.	No
requestedExpirationDate (string)	Valid date format	Return date. The travel period cannot exceed 90 days. Additional per day cost after 31 days.	Yes
fulfillmentType (string)	<ul style="list-style-type: none"> Express Online Standard 	Required if requestType is 'Preview' or 'Purchase'	No
requestType	<ul style="list-style-type: none"> Quote Preview Purchase 		No
contacts (Array)	Include ContactInfoDto data object	See Data Object: ContactInfoDto Required if requestType is 'Purchase'	No
riders (Array)	Include RenewalRider data object	See Data Object: RenewalRider	No
insureds (Array)	Include RenewalInsured data object	See Data Object: RenewalInsured	No
paymentInfo (Array)	Include PaymentInfoDto data object	See Data Object: PaymentInfoDto	No
signature (string)		Required for Purchase	No
signatureRelationship (string)			No
isCurrentlyLocatedInFlorida (boolean)	"0" or "1"	Only relevant for Renewal purchases. If the ContactInfoDto stateProvince value is "FL" [Florida] where ContactInfoDto contactInfoType 'Mailing' or	No

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		<p>'Residence' AND applicant claims to be physically present in the state of Florida, then return "1" ELSE "0"</p> <p><i>Note: User must be asked if he/she is physically located in the state of Florida when a Florida mailing or residence address is provided.</i></p>	
--	--	--	--

API Errors

Data Element	Condition	Response Message
certificateNumber	Empty or Null	Certificate Number is required
certificateNumber	Certificate provided doesn't match insureds Date of Birth.	The certificate number could not be found for entered date of birth
certificateNumber	Value provided for Effective Date doesn't match Effective Date for provided Certificate.	The certificate number could not be found for entered effective date
dateOfBirth effectiveDate	Both fields Empty or Null	Date of Birth or Effective Date is required
requestedExpirationDate	Empty or Null	Requested Expiration Date is required
requestedExpirationDate	Date requested for the renewal exceeds the allowed amount for the certificate.	Insured has reached the maximum lifetime number of months for this product.
fulfillmentType	Empty or Null when requestType is Preview or Purchase.	Fulfillment Method is required
signature	Empty or Null when requestType is Purchase.	Signature Name is required.

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Data Object: ContactInfoDto

This object collects contact details for eligibility, communications, and billing purposes. This object is held by the [RenewalQuery](#) object's **contacts** data element.

Data Elements

Data Element (data type)	Allowed Values	Rules	Required
contactInfoType (string)	<ul style="list-style-type: none">MailingBillingResidence		Yes
careOfName (string)		Only relevant if contactInfoType is 'Mailing'	No
Address (string)			Yes
Address2 (string)			No
city (string)			Yes
countyRegion (string)			No
stateProvince (string)	2-character state code if country is 'CAN' or 'USA'; See Appendix	<p>Only relevant for Renewal purchases.</p> <ul style="list-style-type: none">For "Mailing" or "Residence". If value is equal to "FL", then TravelInfoDto isCurrentlyLocatedInFlorida must be answered. (See above)When citizenship is not equal to "USA", then value cannot be "MD" for contactInfoType "Mailing" or "Residence"	No
postalCode (string)			Yes
country (string)	3-character country code; See Appendix	<ul style="list-style-type: none">For contactInfoType "Residence", the country must match InsuredDto residence of InsuredDto travelerType "Primary"Cannot be BWA,GMB,GHA,NER,NGA, or SLE	Yes

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phone (string)			Yes
fax (string)			No
email (string)	Must be valid x@x.xxx	Required for 'Mailing' and 'Residence' contactInfoType	No
otheremail (string)	Must be valid x@x.xxx		No

API Errors

Data Element	Condition	Response Message
contactInfoType	Empty or Null	Contact Information Type is required.
contactInfoType	Allowed value not presented	Contact Information Type is invalid.
Address	Empty or Null	Address1 is required.
City	Empty or Null	City is required.
stateProvince	No value provided for 'country' USA or CAN	State is required for the country selected
postalCode	Empty or Null	Postal Code is required.
Country	Empty or Null	Country is required.
Country	Country not allowed	Country codes BWA, GMB, GHA, NER, NGA, SLE are not allowed for Citizenship, Residence, or Contacts.
Phone	Empty or Null	Phone is required.
Email	Empty or Null for contactInfoType 'Mailing' or 'Residence'	Email is required.
Email	Email not in valid xxx@xxx.xxx format.	Email address is invalid.

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Data Object: RenewalRider

You will use this object to add and remove riders. This can be contained in the [RenewalQuery](#) object to include/remove rider at the certificate level, or it can be contained in the [RenewalInsured](#) object to include/remove riders at the insured level.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
rider (string)	<ul style="list-style-type: none">AdventureSportsAccidentalDeathPersonalLiabilityHeartCarePlusEvacuationPlus	See Product Listing section for Available Optional Riders as well as when they are eligible for addition or removal. Only use this to add or remove. Rider options that have already been purchased that are to continue (whether by choice or must will extend and renew automatically without including them here.	Yes
action (string)	<ul style="list-style-type: none">AddRemove		Yes

API Errors

Data Element	Condition	Response Message
rider	Empty, NULL, or Invalid	Rider entered is invalid.
rider	Rider not allowed for certificate.	Could not select rider Professional Sports at association level Certificate.
action	Empty, NULL, or Invalid	Rider Action is invalid, please enter Add or Remove.

Data Object: RenewalInsured

This data object is to be used to add or remove riders when they've been applied at the insured level, using the [RenewalRider](#) data object discussed above.

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Data Elements

Data Element	Allowed Values / Format	Rules	Required
firstname (string)		firstName is required.	Yes
dateOfBirth (string)	Valid date format	dateOfBirth is required.	Yes
riders (array[RenewalRider])	See RenewalRider section above	See RenewalRider section above	Yes

API Errors

Data Element	Condition	Response Message
firstname	Empty or NULL	First Name is required.
dateOfBirth	Empty, NULL, or Invalid	Date of Birth is required.
rider	Empty, NULL, or Invalid	Rider entered is invalid.
rider	Rider not allowed for certificate.	Could not select rider Professional Sports at association level Certificate.

Data Object: PaymentInfoDto

This collects the payment details for the successful purchase of the policy. This object is held by the [RenewalQuery](#) object's **paymentinfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
paymentType (string)	<ul style="list-style-type: none">CreditCardEcheckPaymentByMail		Yes
echeckType (string)	<ul style="list-style-type: none">ConsumerCheckingAccount	Required if paymentType is 'ECheck'	No

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	<ul style="list-style-type: none"> ConsumerSavingsAccount CommercialCheckingAccount 		
nameOnAccount (string)		Required if paymentType is <u>NOT</u> 'PaymentByMail'	No
routingNumber (string)		Required if paymentType is 'ECheck'	No
accountNumber (string)		Required if paymentType is 'ECheck'	No
creditCardNumber (string)		Required if paymentType is 'CreditCard'	No
cardExpire (string)		Required if paymentType is 'CreditCard'	No
cardCVV (string)		Required if paymentType is 'CreditCard'	No
requestedTotal (number)		This field may be used to submit the intended charge amount; if the amount differs from what IMG calculates an error will be returned.	No

API Errors

Data Element	Condition	Response Message
paymentType	Empty or Null	Payment Type is required.
paymentType	Allowed value not presented	Payment Type is invalid.
eCheckType	Empty or Null when paymentType is 'ECheck'	When the account is not a credit card account then the bank account type is required and must match the value of commercial checking account, consumer checking account or consumer savings account.
nameOnAccount	Empty or Null and paymentType is <u>NOT</u> 'PaymentByMail'	Name on Account is required.
routingNumber	Empty or Null when paymentType is 'ECheck'	Bank Aba Code is required.

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cardExpire	Empty or Null when paymentType is 'CreditCard'	Expiration Date is required.
cardExpire	Value is prior to current month/year and paymentType is 'CreditCard'	Expiration Date is invalid.
cardCVV	Empty or Null when paymentType is 'CreditCard'	Security Code is required.

Renewal Retry Payment

The Renewal Retry Payment endpoint should be used on occasions where credit card payment was denied during the purchase of a renewal. Once a payment has failed, you can this endpoint to resubmit payment.

Renewal Retry Payment Swagger UI

You may refer to our swagger documentation for models and structure of the request and response of the Renewal API at the following links:

- **Beta / Testing URL** (use for future/upcoming product release changes)
https://beta-services.imglobal.com/API/swagger/ui/index#!/Renewal/Renewal_RetryPayment
- **Production URL**
https://services.imglobal.com/API/swagger/ui/index#!/Renewal/Renewal_RetryPayment

Data Object: RetryPaymentQuery (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
certificateNumber (string)	Valid Certificate Number	Must provide valid certificateNumber for a certificate that is eligible for renewal but has had the original payment declined.	Yes

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paymentInfo (Array)	See Data Object: PaymentInfoDto	See Data Object: PaymentInfoDto	Yes
----------------------------	---------------------------------	---------------------------------	-----

API Errors

Data Element	Condition	Response Message
certificateNumber	Empty or Null	Value cannot be null.\r\nParameter name: certificateNumber
certificateNumber	Not Eligible for renewal due to status	The following status is not supported: '<ineligible status>'
certificateNumber	Not Eligible for renewal	We're sorry. The certificate cannot receive a renewal payment. Please contact our office at 317.655.4500. (Select Option 8) for assistance

Data Object: PaymentInfoDto

This collects the payment details for the successful purchase of the policy. This object is held by the [RetryPaymentQuery](#) object's **paymentinfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
paymentType (string)	<ul style="list-style-type: none"> CreditCard Echeck PaymentByMail 		Yes
echeckType (string)	<ul style="list-style-type: none"> ConsumerCheckingAccount ConsumerSavingsAccount CommercialCheckingAccount 	Required if paymentType is 'ECheck'	No
nameOnAccount (string)		Required if paymentType is <u>NOT</u> 'PaymentByMail'	No
routingNumber (string)		Required if paymentType is 'ECheck'	No

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accountNumber (string)		Required if paymentType is 'ECheck'	No
creditCardNumber (string)		Required if paymentType is 'CreditCard'	No
cardExpire (string)		Required if paymentType is 'CreditCard'	No
cardCVV (string)		Required if paymentType is 'CreditCard'	No
requestedTotal (number)		This field may be used to submit the intended charge amount; if the amount differs from what IMG calculates an error will be returned.	No

API Errors

Data Element	Condition	Response Message
paymentType	Empty or Null	Payment Type is required.
paymentType	Allowed value not presented	Payment Type is invalid.
eCheckType	Empty or Null when paymentType is 'ECheck'	When the account is not a credit card account then the bank account type is required and must match the value of commercial checking account, consumer checking account or consumer savings account.
nameOnAccount	Empty or Null and paymentType is <u>NOT</u> 'PaymentByMail'	Name on Account is required.
routingNumber	Empty or Null when paymentType is 'ECheck'	Bank Aba Code is required.
cardExpire	Empty or Null when paymentType is 'CreditCard'	Expiration Date is required.
cardExpire	Value is prior to current month/year and paymentType is 'CreditCard'	Expiration Date is invalid.

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cardCVV	Empty or Null when paymentType is 'CreditCard'	Security Code is required.
----------------	---	----------------------------

Appendix

The following tables provide additional resources to assist with the development of the API as well as testing.

Test Online Payment Methods

The following test accounts may be used when submitting test requests through the beta environment:

Credit Card Payment Types

The following credit cards can be used when submitting test requests through the beta environment (only).

Credit Card Type	Card Number	Number of Characters	
		Credit Card	Security Code
MasterCard	5454 5454 5454 5454	16	3
MasterCard	5555 5555 5555 4444	16	3
Visa	4012 8888 8888 1881	16	3
Visa	4636 6800 8679 9379	16	3
American Express	3782 8224 6310 005	15	4
American Express	3714 4963 5398 431	15	4
Amex Corporate	3787 3449 3671 000	15	4

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Discover	6011 0009 9013 9424	16	3
JCB	3566 0035 6600 3566	16	3

eCheck Payment Type

The following eCheck payment type can be used when submitting test requests through the beta environment (only).

Routing Number	Account Number
311093120	506273234

Declined Payment Amounts

The following amounts will decline when processed through the test system. Declined transactions for these specific amounts do not constitute an issue with the API formatting or processing of the request in any way.

CARD AMOUNTS THAT WILL DECLINE			
\$0.xx	\$401.xx	\$571.xx	\$802.xx
\$201.xx	\$402.xx	\$572.xx	\$806.xx
\$204.xx	\$501.xx	\$591.xx	\$811.xx
\$249.xx	\$502.xx	\$592.xx	\$813.xx
\$253.xx	\$503.xx	\$594.xx	\$825.xx
\$257.xx	\$508.xx	\$595.xx	\$833.xx
\$301.xx	\$509.xx	\$596.xx	\$902.xx
\$302.xx	\$510.xx	\$602.xx	\$903.xx
\$303.xx	\$521.xx	\$603.xx	\$904.xx

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\$304.xx	\$522.xx	\$605.xx	\$999.xx
\$305.xx	\$530.xx	\$606.xx	
\$306.xx	\$531.xx	\$607.xx	
\$307.xx	\$570.xx	\$754.xx	

Country Codes

The following country codes should be used for any data element pertaining to a country, including destination, residence, citizenship, contact addresses, etc. **Note:** all countries highlighted in green are considered the same as the United States for eligibility purposes.

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

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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, SINT EUSTATIUS AND SABA	BES
BOSNIA AND HERZEGOVINA	BIH
BOTSWANA	BWA

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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

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CONGO	COG
CONGO, THE DEMOCRATIC REPUBLIC OF THE	COD
COOK ISLANDS	COK
COSTA RICA	CRI
COTE D'IVOIRE	CIV
CROATIA	HRV
CUBA	CUB
CURACAO	CUW
CYPRUS	CYP
CZECH REPUBLIC	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

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ESTONIA	EST
ETHIOPIA	ETH
EUROPE	NULL
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

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GUADELOUPE	GLP
GUAM	GUM
GUATEMALA	GTM
GUERNSEY	GGY
GUINEA	GIN
GUINEA-BISSAU	GNB
GUYANA	GUY
HAITI	HTI
HEARD AND MCDONALD ISLANDS	HMD
HOLY SEE (VATICAN CITY STATE)	VAT
HONDURAS	HND
HONG KONG	HKG
HUNGARY	HUN
ICELAND	ISL
INDIA	IND
INDONESIA	IDN
IRAN (ISLAMIC REPUBLIC OF)	IRN
IRAQ	IRQ
IRELAND	IRL
ISLE OF MAN	IMN

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ISRAEL	ISR
ITALY	ITA
JAMAICA	JAM
JAPAN	JPN
JERSEY	JEY
JORDAN	JOR
KAZAKHSTAN	KAZ
KENYA	KEN
KIRIBATI	KIR
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	PRK
KOREA, REPUBLIC OF	KOR
KOSOVO	KOS
KUWAIT	KWT
KYRGYZSTAN	KGZ
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LAO
LATIN AMERICA	NULL
LATVIA	LVA
LEBANON	LBN
LESOTHO	LSO
LIBERIA	LBR

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LIBYAN ARAB JAMAHIRIYA	LBY
LIECHTENSTEIN	LIE
LITHUANIA	LTU
LUXEMBOURG	LUX
MACAU	MAC
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	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

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MONACO	MCO
MONGOLIA	MNG
MONTENEGRO	MNE
MONTSERRAT	MSR
MOROCCO	MAR
MOZAMBIQUE	MOZ
MYANMAR	MMR
NAMIBIA	NAM
NAURU	NRU
NEPAL	NPL
NETHERLANDS, THE	NLD
NEW CALEDONIA	NCL
NEW ZEALAND	NZL
NICARAGUA	NIC
NIGER	NER
NIGERIA	NGA
NIUE	NIU
NORFOLK ISLAND	NFK
NORTHERN MARIANA ISLANDS	MNP
NORWAY	NOR

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OMAN	OMN
PAKISTAN	PAK
PALAU	PLW
PALESTINE	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 BARTHÉLEMY	BLM
SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA	SHN

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SAINT KITTS AND NEVIS	KNA
SAINT LUCIA	LCA
SAINT MARTIN	MAF
SAINT VINCENT AND THE GRENADINES	VCT
SAMOA	WSM
SAN MARINO	SMR
SAO TOME AND PRÍNCIPE	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

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SOUTH SUDAN	SSD
SPAIN	ESP
SRI LANKA	LKA
ST. PIERRE AND MIQUELON	SPM
SUDAN	SDN
SURINAME	SUR
SVALBARD AND JAN MAYEN ISLANDS	SJM
SWAZILAND	SWZ
SWEDEN	SWE
SWITZERLAND	CHE
SYRIAN ARAB REPUBLIC	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

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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 MINOR OUTLYING ISLANDS	UMI
URUGUAY	URY
USA	USA
UZBEKISTAN	UZB
VANUATU	VUT
VENEZUELA	VEN
VIETNAM	VNM
VIRGIN ISLANDS (BRITISH)	VGB
VIRGIN ISLANDS (U.S.)	VIR
WALLIS AND FUTUNA ISLANDS	WLF
WESTERN SAHARA	ESH

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YEMEN	YEM
YUGOSLAVIA	YUG
ZAMBIA	ZMB
ZIMBABWE	ZWE

States/Provinces (for U.S. and Canada)

The following table lists all 2-digit state code values that are accepted by the API.

State or Province	Code
Alabama	AL
Alaska	AK
Alberta	AB
American Samoa	AS
Arizona	AZ
Arkansas	AR
Armed Forces Africa, Canada, Europe, Middle East	AE
Armed Forces Americas	AA
Armed Forces Pacific	AP
British Columbia	BC
California	CA
Canal Zone	CZ

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Colorado	CO
Connecticut	CT
Delaware	DE
District of Columbia	DC
Federated States of Micronesia	FM
Florida	FL
Georgia	GA
Guam	GU
Hawaii	HI
Idaho	ID
Illinois	IL
Indiana	IN
Iowa	IA
Kansas	KS
Kentucky	KY
Louisiana	LA
Maine	ME
Manitoba	MB
Marshall Islands	MH
Maryland	MD

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Massachusetts	MA
Michigan	MI
Minnesota	MN
Minor Outlying Islands	UM
Mississippi	MS
Missouri	MO
Montana	MT
Nebraska	NE
Nevada	NV
New Brunswick	NB
New Hampshire	NH
New Jersey	NJ
New Mexico	NM
New York	NY
Newfoundland And Labrador	NL
North Carolina	NC
North Dakota	ND
Northern Mariana Islands	MP
Northwest Territories	NT
Nova Scotia	NS

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Nunavut	NU
Ohio	OH
Oklahoma	OK
Ontario	ON
Oregon	OR
Palau	PW
Pennsylvania	PA
Prince Edward Island	PE
Puerto Rico	PR
Québec	QC
Rhode Island	RI
Saskatchewan	SK
South Carolina	SC
South Dakota	SD
Tennessee	TN
Texas	TX
Utah	UT
Vermont	VT
Virgin Islands	VI
Virginia	VA

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Washington	WA
West Virginia	WV
Wisconsin	WI
Wyoming	WY
Yukon	YT

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