

TokioMarine HCCMIS StudentSecure® Quote JSON API

DataStream Instructions

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Product Definition

StudentSecure® Quote Request – Datastreaming customers may now send in basic information to request specific premium information. ***Submit only one AppName or Product per submission.***

Member Eligibility

1. **You** must be under age 65; and
 - a. A **full-time student** at a college or university (excluding online colleges and universities); or
 - b. Within 31 days of being a **full-time student** at a college or university; or
 - c. A student under age 19 enrolled in a secondary school; or
 - d. A **full-time scholar** affiliated with an educational institution and performing work or research for at least 30 hours per week; and
2. **You** must be residing outside **your home country** for the purpose of pursuing international educational activities; and
3. **You** must not have obtained residency status in **your host country**; and
4. If in the U.S., **you** must hold a valid education-related visa. A copy of the I-20 or DS2019 may be requested.

J-1 and F-1 visa holders: The **full-time student/scholar** status requirement is waived within the U.S. if **you** have a valid F-1 visa (including OPT) or a J-1 visa. Full-time status requirements remain in force for individuals holding M-1, or other category visas.

Processing Notes

Quoting Consideration

The quote premium must be based on the "CoverageBeginDate" of the policy and not the "Age" of the policy holder at the time of purchase.

Surplus Lines

Some states require a Surplus Lines fee. This line is to be used as the indicator that a Surplus Lines amount or percentage should be included with the quoted rate. In the case of Florida, please follow the information in Florida Surplus Lines Tax and Service Office Fees.

Florida Tax and Fees

For travelers who will be visiting the US, please present the question: Are you coming to Florida to work? If the applicant response = **Yes**, please use a value of true; for all other orders, use a value of false in field "**SurplusLines**". This question is not required to be presented to US visitors who have entered a mailing address outside the state of Florida.

For travelers who designate their home country as the United States and enter a Florida mailing address Florida Surplus Lines Tax and Service Office Fees will also need to be calculated and passed accordingly.

Calculating Florida Tax for Atlas Travel

The 5.00% tax and 0.10% fee is applied to each member's premium individually. Example below:

Base Medical Premium: $\$125 \times 1.051 = \$131.4375 = \mathbf{\$131.44}$

Secondary Coverage 1 Premium: $\$25 \times 1.051 = \$26.2875 = \mathbf{\$26.29}$

Total - $\$131.44 + \$26.29 = \mathbf{\$157.73}$

Note: Premium calculated for each member must be the total for the base coverage premium amount + each buy up selected (example above only shows if one buy-up is selected, if more than one buy-up is selected, you will calculate as shown above for each additional buy up).

Secondary Coverages

If you wish to sell buy up options (secondary coverage), it will be required to include a "SecondaryCoverageList" with all selected buy ups indicated within the JSON object. Please see the **StudentSecure® Datastreaming Fields and Rules** section to see which buy ups are currently available and the applicable coverage amounts available for those buy ups. Please also see the **Example JSON Object** to see how to appropriately pass the buy up selections. If no buy ups are selected by the customer, it is not necessary to include the "SecondaryCoverageList" within the JSON Object being sent. Secondary coverages will apply to all members associated with the purchase.

Posting

Field Name	Field Length Limit	Data Type	Options
ReferId	11	String	Value must be passed
Culture	5	String	"en-US" or "es-MX"
USDest	5	boolean	false – customer is not traveling to the US true – customer is traveling to the US
CoverageBeginDt	10	String	"MM/DD/YYYY" if Culture = "en-US" "DD/MM/YYYY" if Culture = "es-MX"
CoverageEndDt	10	String	"MM/DD/YYYY" if Culture = "en-US" "DD/MM/YYYY" if Culture = "es-MX" (This is the last day of coverage)
PlanType	6	String	"Elite" or "Select" or "Budget" or "Smart" ; Value must be passed
PaymentType	1	String	"M" = Monthly Rate; "F" = Daily Rate; Value must be passed
MailOpt	10	String	Default is blank, otherwise, "regular", "business", "overseas"
SurplusLines	5	boolean	false – no surplus line should be calculated true – surplus lines should be calculated; example, Florida Tax at 5.1%
Applicant List			
Dob	10	String	"MM/DD/YYYY" if Culture = "en-US" "DD/MM/YYYY" if Culture = "es-MX"
Age	3	Integer	Age in years
Secondary Coverage			

CoverageType (Secondary Coverage) Only available for Elite and Select.	2	String	"AD" if Accidental Death and Dismemberment; buy up is 25000 "KR" if Crisis Response; buy up is 100000
For Elite, Select and Budget			"SP" if Sports Buyup; buyup for Elite and Select are 5000, Budget is 3000

All **Data Fields** are to be posted to a test or production URL using a JSON object. Refer to the Data Fields section on next page.

URLs for Processing:

Test: <https://beta.hccmis.com/IWebAPI/api/studentsecure/v1/quote>

Production: <https://quote.hccmis.com/IWebAPI/api/studentsecure/v1/quote>

DataStreaming Fields and Rules

A few clarifications:

Field Length limit: "0" generally means length is not checked by the system. i.e. USDest is 5 positions long, ReferId is 11 positions long, etc.

Dates: Dates have two formats: English (MM/DD/YYYY) or Spanish (DD/MM/YYYY) - usually 10 positions. MM=Month, DD=Day, YYYY=Year

Example JSON Object

Data Fields: (Alphanumeric fields (strings) contain quotes around the input data (""); Numeric (integer) fields have no quotes around data-see last JSON field "Amount" below.)

```
{
  "ReferId": "9800",
  "Culture": "en-US",
  "USDest": true,
  "CoverageBeginDt": "10/15/2019",
  "CoverageEndDt": "11/01/2019",
  "PlanType": "Select",
  "PaymentType": "M",
  "MailOpt": "regular",
  "SurplusLines": true,
  "ApplicantList": [
    {"Dob": "01/01/1990"},
    {"Dob": "01/01/2010"}
  ],
  "SecondaryCoverageList": [
    {"CoverageType": "AD"},

```

```
{
  "CoverageType": "KR",
  "CoverageType": "SP"
}
```

JSON Script Error Messages

A JSON object with a key/value will be returned. The Key will either contain the name of the field in error or in instances of a processing error will simply contain "Error".

Error Examples:

```
{
  "Key": "dsinfo.PrimaryNameFirst",
  "Value": ["The PrimaryNameFirst field is required."]
}
```

Field	What we validate	Message we present
ReferId	Value must be passed	"Message": "The request is invalid.", "The ReferId field is required."
	ReferID must match an Agent on file.	"Message": "The referId: xxxxx does not match an Agent account."
Culture	Value must be passed	"Message": "The request is invalid.", "The Culture field is required."
	Malformed information, "en-US" or "es-MX" are expected	If wrong values - "Message": "An error has occurred."
USDest	Look for a true or false	If other than alpha true or false, then system returns "Message": "The request is invalid.", "An error has occurred."
CoverageBeginDt	Check begin date for date before today	"Message": "The request is invalid.", "Date coverage should not begin before today."
	Date formatted improperly based on Culture selected.	"Message": "The request is invalid.", "Coverage Begin Date: Please enter a valid date in mm/dd/yyyy format.", "Error Retrieving Quote."
	Check begin date not greater than 9 months in future	"Message": "The request is invalid.", "Date coverage should not begin more than 9 months from today's date"
CoverageEndDt	Check end date for valid format	Date Coverage Should End: Please enter a valid date in mm/dd/yyyy format.
	End date cannot be before begin date	"Message": "The request is invalid. "Date Coverage Should End must not be before Date Coverage Should Begin."
	Based on Culture field "es-MX"; needs proper format	"Message": "The request is invalid.", "Coverage Begin Date: Please enter a valid date in mm/dd/yyyy format.", "Error Retrieving Quote."
Difference between CoverageBeginDt and CoverageEndDt	US destination coverage cannot be more than 364 days	"Message": "The request is invalid.", "The maximum number of days offered for this plan is 364 days. Please adjust your coverage begin or coverage end date."
PlanType	"Elite" or "Select" or "Budget" or "Smart" ; Value must be passed	"Message": "Unable to calculate quote based on parameters sent."
PaymentType	"M" = Monthly Rate; "F" = Daily Rate; Value must be passed	"Message": "The request is invalid." "PaymentTypes are M or F."
MailOpt	Default "regular", otherwise, "business", "overseas"	If blank, then, "Message": "Unable to calculate quote based on parameters sent."

		If incorrect value, "Message": "The request is invalid.", "MailOpts allowed are regular, business, or overseas."
SurplusLines	false – no surplus line should be calculated true – surplus lines should be calculated; example, Florida Tax at 5.1%	"Message": "The request is invalid.", "An error has occurred."
Applicant List (for each applicant listed>true		
Dob	Dob or Age Value must be passed	"Message": "The request is invalid.", "An Age or Dob have not been given for an Applicant."
	Must match Culture format	"Message": "The request is invalid.", "Coverage Begin Date: Please enter a valid date in mm/dd/yyyy format.", "Error Retrieving Quote."
Age	Dob or Age cannot be greater than 125 years old.	"Message": "The request is invalid.", "The field Age must be between 0 and 125."
	Dob or Age Value must be passed	"Message": "The request is invalid.", "An Age or Dob have not been given for an Applicant."
	More than 10 applicants sent in.	"Message": "The request is invalid.", "The number of applicants must be between 1 and 10."
Secondary Coverage		
CoverageType (For Elite and Select Plan Types only)	"AD" - Accidental Death and Dismemberment buy up is 25000 "KR" - Crisis Response buy up is 100000	If not calculated correctly, Premium Discrepancy will display a message.
Elite, Select, and Budget	"SP" – Sports buyup for Elite and Select is 5000, 3000 for Budget	
		If incorrect value, "Message": "SecondaryCoverageTypes allowed are AD or KR and SP."

Response for Atlas Travel Quote Request

```
{
  "ApplicantList": [
    {
      "Dob": "01/01/1990",
      "Age": 0,
      "Premium": 100.00,
      "OptionalCoverage": 25.00,
      "Tax": 5.00
    },
    {
      "Dob": "01/01/2010",
      "Age": 0,
      "Premium": 100.00,
      "OptionalCoverage": 25.00,
      "Tax": 5.00
    }
  ],
  "Premium": 200.00,
  "OptionalCoverage": 50.00,
  "ShippingCost": 20.00,
  "Tax": 10.00,
  "TotalPremium": 250.00,
  "Total": 280.00
}
```

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}

These figures should be sent with a live application. If changes are made to what was original submitted, Premium Discrepancy will present a message.