



# CHUBB DIGITAL EMBEDDED

## Integration guide - Discovery

### Abstract

This document provides the details on how to integrate with the discovery category of endpoints for partners that are integrating with Chubb Digital platforms and services

This document is part of a series which provide useful information to our partners in terms of our capabilities and how to make use of them.

# DOCUMENT VERSION CONTROL

## Revision History

| Revision Date | Version | Updated by                              | Summary of Changes |
|---------------|---------|---|--------------------|
| 22/10/2022    | 1.0     | Le Roi Beukes<br>leroi.beukes@chubb.com | Created Document   |

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## What's it about ?

Discovery is a category of endpoints that provides you (a partner) with enough information to know which products are available to sell to their customers, together with relevant product details such as the description, benefit levels, coverage etc.

Apart from this documentation and other information (such as claim loss types and questions) can also be found here.

In some cases the information may even be used by you to relay information to your customers without having to duplicate the effort (by way of transformation) , although this is not always recommended.

Finally for some products that are simple in nature and do not require any input for pricing from customers, the pricing would also be available as part of the product definition.



## What's available and how should you use it ?

### **Products Listing**

This allows you to get a list of products and then use the returned ids to retrieve the full product definition.

|            |                             |                              |   |
|------------|-----------------------------|------------------------------|---|
| <b>GET</b> | <code>/products/</code>     | Retrieves a list of products | ▼ |
| <b>GET</b> | <code>/products/{id}</code> | Get a specific product by Id | ▼ |

### How/When to use ?

Use it to discover which products are available for you and what the details are of those products.

Common use-cases are for populating internal systems with product information (for eg. an internal backing store used for delivering content to the front-end).

The product Id is also used as an input for other category endpoints such as discovery, pricing and/or sale.

Example usage:

The screenshot displays a product page for 'TRAVELLERSHIELD PLUS'. On the left, there are four product cards: 'Mobile Guard +' (showing a hand holding a phone), 'Home Guard Plus' (showing a living room), 'Mosquito Guard Plus' (showing a mosquito), and 'COVID-19 Family Cover' (showing a family). On the right, the 'Benefits' section lists five items with green checkmarks: covers travel inconveniences and overseas medical expenses due to COVID-19; covers 'Cruise to nowhere' holiday; up to SGD 1,000,000 coverage for overseas medical or hospitalisation expenses; up to SGD 8,000 coverage for baggage loss or damage; and optional coverage for pre-existing medical conditions. The 'Eligibility' section lists five bullet points: applicant must be at least 18 years old and a Singapore resident; all travellers must be Singapore residents; travellers must be under 70 for Annual Multi-Trip policy; policy must be purchased before trip commences; and Pre-Existing Medical Condition Benefit is applicable for Single Trip policies.

## Product Plans (and benefits)

This allows you to get a list of plans for a specific product and its details such as the benefits.

|     |  |                              |   |
|-----|--|------------------------------|---|
| GET | /products/{id}/plans                   | Get a list of plans          | ▼ |
| GET | /products/{id}/plans/{planId}          | Get a specific plan          | ▼ |
| GET | /products/{id}/plans/{planId}/benefits | Get a list of plan benefits  | ▼ |
| GET | /products/{id}/benefits/{benefitId}    | Get a specific benefit by Id | ▼ |

### How/When to use ?

Use it to discover which plans are available for your customers and what the details are of those plans.

Common use-cases are for populating internal systems with product plan information (for eg. an internal backing store used for delivering content to the front-end).

Another use-case is to present the different options to your customers , eg. You could have a Silver / Gold / Platinum plan on your front-end and provide your customer with a choice of coverages/benefits.

Some plans might contain optional benefits , hence this also is commonly used to offer 'add-ons' to customers to provide them with options (See next section).

Example usage:

The screenshot displays two panels from a web application. The left panel, titled 'SELECT PLAN', shows a comparison table for three plan tiers: Classic, Premium, and Ultimate. The right panel, titled 'ADD-ON (OPTIONAL)', shows two optional coverage options: 'Worldwide Coverage for Personal Belongings' and 'Additional Sports Equipment Coverage', each with a 'None' selection option and a 'BACK' or 'SKIP' button at the bottom.

| Key Benefits                                     | Classic             | Premium             | Ultimate            |
|--|---------------------|---------------------|---------------------|
|  | SGD 9.99 per month  | SGD 18.55 per month | SGD 24.25 per month |
| Loss of or damage to Renovations                 | Up to SGD 100,000   | Up to SGD 150,000   | Up to SGD 200,000   |
| Loss of or damage to Contents                    | Up to SGD 50,000    | Up to SGD 100,000   | Up to SGD 150,000   |
| Alternative Accommodation/ Loss of Rent          | Up to SGD 13,000    | Up to SGD 23,000    | Up to SGD 32,000    |
| Personal Legal Liability for the Whole Household | Up to SGD 1,000,000 | Up to SGD 1,000,000 | Up to SGD 1,000,000 |
| Accidental Breakage of Mirrors & Glass           | Up to SGD 500       | Up to SGD 500       | Up to SGD 500       |
| No Claim Bonus                                   | 10% refund          | 10% refund          | 10% refund          |

**ADD-ON (OPTIONAL)**

**Worldwide Coverage for Personal Belongings**  
From SGD 3.85/month

Worldwide coverage for your personal belongings such as mobile phones, tablets, laptops, smart watches, headphones and jewellery in the event of accidental damage or loss, no matter where you are.

Please note there is a SGD 100 excess applied to each and every claim.

None

**Additional Sports Equipment Coverage**  
From SGD 3.85/month

Higher coverage for your sports equipment in the event of damage or theft within your home when your equipment is not in use. Sports equipment comprises of bicycles, rackets, electronic scooters, golf clubs, fishing equipment and more.

None

BACK SKIP

## Product Documents

This allows you to get a list of documents for a specific product and its details.

|     |                                       |                            |   |
|-----|---------------------------------------|----------------------------|---|
| GET | /products/{id}/documents              | Get a list of documents    | ▼ |
| GET | /products/{id}/documents/{documentId} | Get a specific document Id | ▼ |

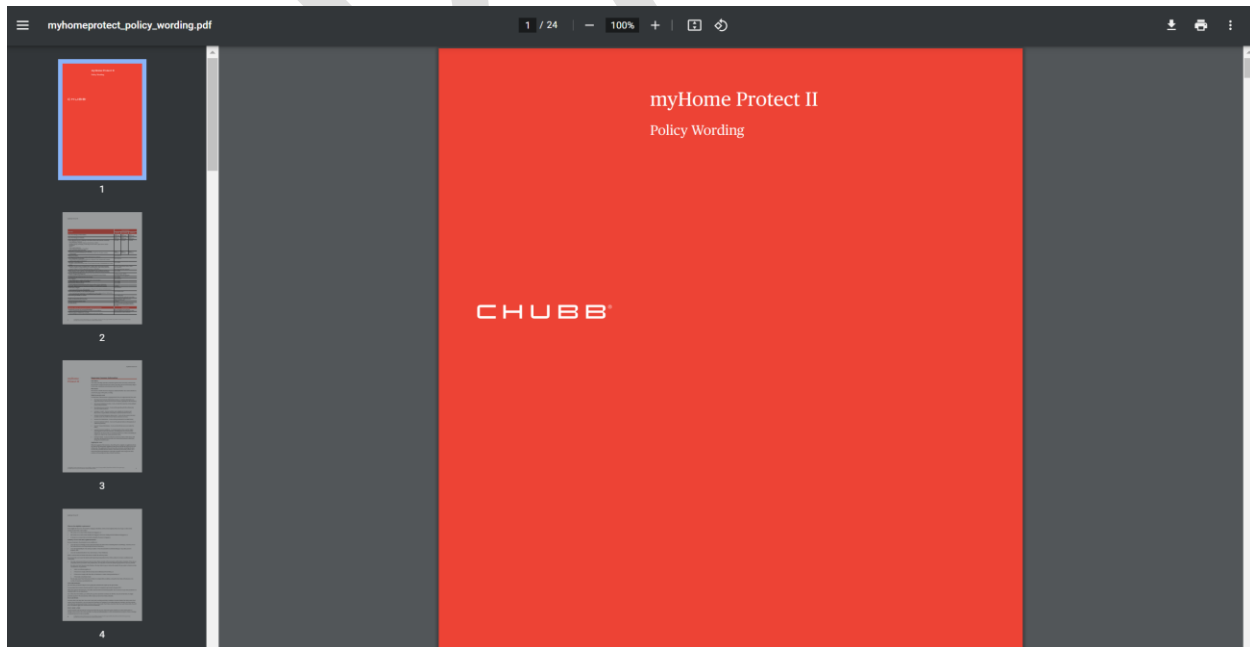
### How/When to use ?

Use it to augment your existing product information – documents such as policy wording , terms and conditions etc. would be available for your customers to peruse.

Common use-cases are for populating internal systems with product documentation information (for eg. an internal backing store used for delivering content to the front-end).

Example usage:

See the [Policy Wording](#) for the full list of benefits.



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## Product Questions

This allows you to get a list of questions for a specific product and its details.

These are usually questions that relate to pricing , but could also include questions regarding disclaimers and/or consent that a customer would need to conform/agree to before proceeding to purchase a policy

|     |                                       |                         |   |
|-----|---------------------------------------|-------------------------|---|
| GET | /products/{id}/questions              | Get a list of questions | ▼ |
| GET | /products/{id}/questions/{questionId} | Get a specific question | ▼ |

### How/When to use ?

Use it to augment your existing product information – these are usually critical to the sale of a product and hence would need to be incorporated into your customer user journey as deemed appropriate.

Common use-cases are for populating internal systems with product documentation information (for eg. an internal backing store used for delivering content to the front-end) and to ensure that customer user journey's are developed/adapted to collect the required information.

Example usage:

|                  |                       |                           |
|------------------|-----------------------|---------------------------|
| Departure Date   | Return Date           | Destination               |
| Insurance Type   | Main Insured's Age    | Accompanying Adults' Ages |
| Child(ren)'s Age | Promo Code (Optional) |                           |

## Product Exclusions

This allows you to get a list of exclusions for a specific product and its details.

These are usually statements that would need to be displayed to your customers to ensure that they are aware of what is not covered by this product.

|     |   |                          |   |
|-----|---|--------------------------|---|
| GET | /products/{id}/exclusions               | Get a list of exclusions | ▼ |
| GET | /products/{id}/exclusions/{exclusionId} | Get a specific exclusion | ▼ |

### How/When to use ?

Use it to augment your existing product information.

Common use-cases are for populating internal systems with product documentation information (for eg. an internal backing store used for delivering content to the front-end) and to ensure that customer user journey's are developed/adapted to display the correct information.

Example usage:

#### **Death Benefit**

- a. If the life insured dies from suicide within 1 year from the policy issue date, we will not pay the death benefit and will refund all premiums paid without interest and less any medical or other expenses we have had to pay in connection with this policy and this policy ends.
- b. If the life insured dies from suicide within 1 year from the effective date of the most recent reinstatement of the policy, we will not pay the death benefit and will refund all premiums paid from the start date of the most recent reinstatement without interest and less any medical or other expenses we have had to pay in connection with this policy and this policy ends.

#### **Critical Illness (CI) Benefit**

The critical illness benefit will not be payable, if critical illness of the life insured is caused directly or indirectly, wholly or partly by any of the following:

- a. any self-inflicted injury, provoked assault or attempt at suicide, whether sane or insane;
- b. the life insured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a medical examiner;
- c. infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition;
- d. donation of any of the life insured's organs; or
- e. a pre-existing condition by any pre-existing condition



## Product Disclosures

This allows you to get a list of disclosures for a specific product and its details.

These are usually statements that would need to be displayed to your customers to ensure that they are aware of what they need to disclose for this product.

|     |   |                           |   |
|-----|---|---------------------------|---|
| GET | /products/{id}/disclosures                | Get a list of disclosures | ▼ |
| GET | /products/{id}/disclosures/{disclosureId} | Get a specific disclosure | ▼ |

### How/When to use ?

Use it to augment your existing product information.

Common use-cases are for populating internal systems with product documentation information (for eg. an internal backing store used for delivering content to the front-end) and to ensure that customer user journey's are developed/adapted to display the correct information.

It's also possible that a question (see Product Questions) could relate to a disclosure and would need to be captured as input.

Example usage:

I hereby declare as follows:

- I have read and agreed to all of the [Declarations](#), terms and conditions and [Chubb Personal Information Collection Statement](#). It is important that you click to see all contents of the Declarations.
- I have agreed to Chubb's intended use of my personal data for direct marketing.

## Product Loss Types

This allows you to get a list of loss types for a specific product and its details.

These make it clear which kinds of losses are covered for a product and is used to provide more information to your customers on what is covered in the event of a loss.

|     |                                       |                                      |   |
|-----|---------------------------------------|--------------------------------------|---|
| GET | /products/{id}/lossTypes              | Get a list of loss types             | ▼ |
| GET | /products/{id}/lossTypes/{lossTypeId} | Get details for a specific loss type | ▼ |

### How/When to use ?

Use it to augment your existing product information.

Common use-cases are for populating internal systems with product documentation information (for eg. an internal backing store used for delivering content to the front-end) and to ensure that customer user journey's are developed/adapted to display the correct information.

Example usage:



#### **COVID-19 Cover**

Protection against overseas medical expenses, emergency medical evacuation, trip cancellation, trip curtailment etc. due to COVID-19



#### **Travel Inconveniences**

Covers travel cancellation and curtailment, travel delay, loss of frequent flyer points, personal property and baggage

## Product Payment Information

This allows you to see which payment options are available for a product and its details.

This helps to understand what payment options are available for your customer (should Chubb be the collector of payments).

**GET** /products/{id}/paymentOptions Gets the payment details for a specific product by Id ▼

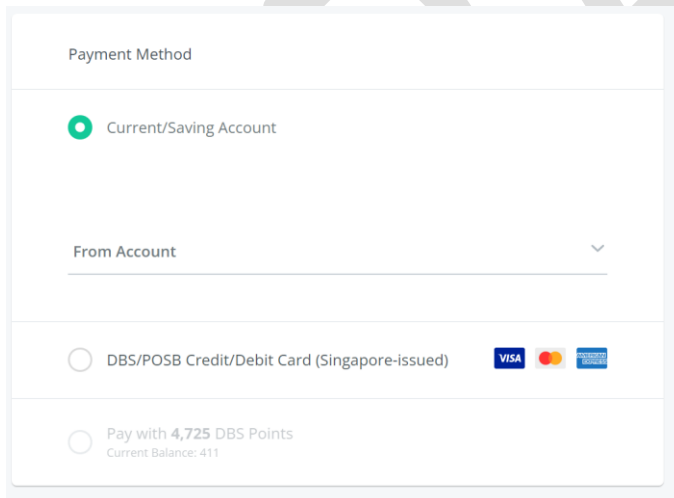
### How/When to use ?

Use it to augment your existing product information.


Common use-cases are for populating internal systems with product documentation information (for eg. an internal backing store used for delivering content to the front-end) and to ensure that customer user journey's are developed/adapted to display the correct information.

This information is also used by the payment endpoints in some cases.

### Example usage:



The screenshot shows a 'Payment Method' selection interface. It features three main options, each with a radio button:

- Current/Saving Account
- DBS/POSB Credit/Debit Card (Singapore-issued) 
- Pay with 4,725 DBS Points  
Current Balance: 411

Below the 'Current/Saving Account' option, there is a 'From Account' dropdown menu with a downward arrow.