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 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.

DISCOVERY	SALE	FULFILMENT	Claim
PRICING	PAYMENT	SERVICING	

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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.

GET	`/products/` Retrieves a list of products	⌄
GET	`/products/{id}` 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:

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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:

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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.
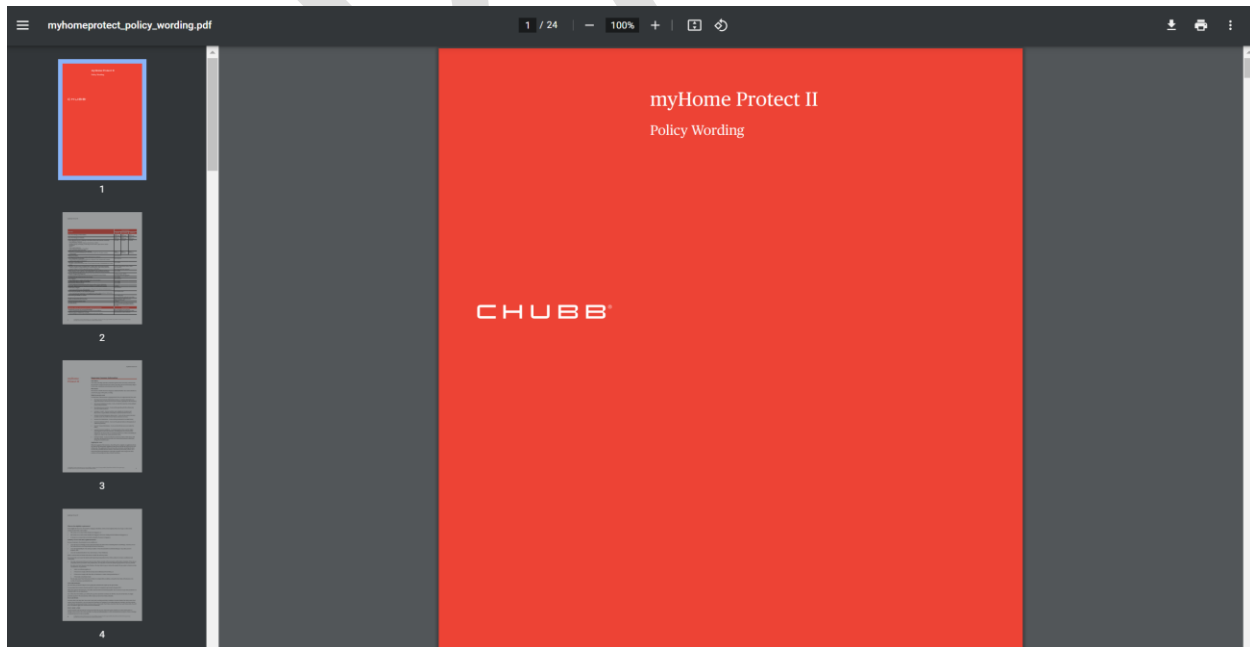
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Product Questions

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	⑦	Destination	⑦
Insurance Type ⌄	⑦ Main Insured's Age	⑦	Accompanying Adults' Ages ⌄	⑦
Child(ren)'s Age ⌄	⑦ Promo Code (Optional)			

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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

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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.

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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

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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).
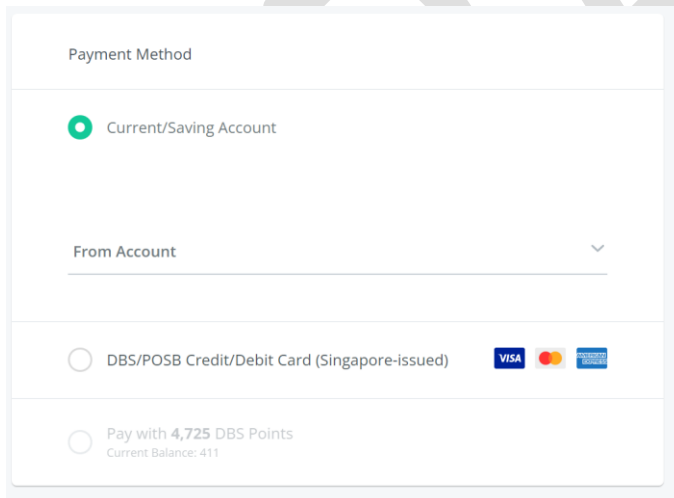

How/When to use ?

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:

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