Aegis Insurance Partner Web Service

Events

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Revision History

Date	Summary of Change
9/30/2016	Initial draft
11/15/2016	Modify method request parameters changed. No longer allows removing of product options.
11/17/2016	Modify method request parameters added: Payment.PaymentSourceId and Payment.Token. Payment.TokenMethod, Payment.PANLast4. Response parameters added: Policy.Payment.Invoice, Policy.Payment.MerchantReference, Policy.Payment.Actions
11/20/2016	Added Cancel Quote method.
12/2/2016	Modified the Purchase response to include Name, Id, and MaxEventCostBand fields for Insureds.
12/7/2016	Modified Purchase request to allow instances where partner is processing payment on behalf of GoReady with an GoReady merchant account. Parameters added: PaymentResult
12/13/2016	Modified the Modify request to allow instances where partner is processing payment on behalf of GoReady with an GoReady merchant account. Parameters added: PaymentResult
1/19/2017	Added Event[StartDate], and Event[EndDate] as optional parameters on the Quote method.
2/23/2017	Added Error Codes section.

Date	Summary of Change
3/1/2017	Added production URLs for methods. Added max length to string properties.
3/28/2017	Added Event.Tickets parameter to Purchase and Modify method.
5/8/2017	Changed the sandbox host to sandbox.goreadyinsurance.com. Made BookingNo required on Purchase method.
5/10/2017	Added error codes 2011 and 2012.
8/17/2017	Corrected the InitialDepositDate description to correctly state the value is required only for Single Event policies.
10/18/2017	Added Modify Quote method. Various spelling fixes.
1/16/2018	Added Payment.Token, Payment.TokenMethod, Payment.Handler to Purchase method. Updated the Quote method response to include new values.
1/19/2018	Removed PaymentResult.Handler parameter from Purchase and Modify methods. Removed RefundResult.Handler parameter from Cancel method. These values will be derived by the service.
1/30/2018	Added Event.Tickets parameter to Quote method.
2/2/2018	Updated Overview section. Renamed Event.Supplier to Event.EventName and Event.Venue to Event.TicketName for Purchase and Modify methods (old parameters Supplier and Venue will still work). Updated code examples.
3/14/2018	Added FinalPaymentDate optional parameter to Quote, Purchase, Modify methods. Though FinalPaymentDate is optional, it is recommended because some states require it for determining eligibility of pre-existing condition waiver.

Date	Summary of Change
8/10/2018	Added SendSummary optional parameter to Modify method.
9/18/2018	Removed Insured[Premium] parameter from the Purchase method. It was a required parameter, but wasn't used.
11/6/2018	Trip[Destinations] is now required per underwriter.
12/11/2018	Updated Payment related error codes.
1/16/2019	Added new Payment related error codes.
4/22/2019	Added Payment.4132 error code.
5/16/2019	Added Payment.4133 error code.
5/22/2019	Added Payment.4099 error code.
6/12/2019	Added Payment.4134 error code.
2/1/2021	Modified to include only event examples
2/1/2022	Payment.AddressPostalCode is now a required element. Payment.AddressStreet is recommended but still optional. Added Payment errors 4010, 4098, 4135, 4136.
6/20/2022	Updated production and sandbox URLs. Rebranded document.

Overview

GoReady Insurance's Partner Web Service is based on REST principles. The methods in this web service accept simple HTTP POST requests and return JSON responses.

This web service exposes six methods:

• Quote — Query the system for eligible products and prices, including available product upgrades and add-ons.

• Purchase — Call this method to issue a new policy. If partner is set up to use GoReady's payment gateway, this method will also process credit card payments for premiums.

• ModifyQuote — Call this method to get a quote for modifications to an existing policy.

• Modify — Call this method to update an existing policy to change basic policy information, trip or event information, detail about insureds, or modify the policy via upgrades and add-ons. If partner is set up to use GoReady's payment gateway, this method will also process credit card payments for premiums and refunds to existing payment sources in the event the policy modification results in a refund due to the customer.

• CancelQuote — Call this method to get a quote for cancelling a policy. The service will return information about the financial status of the policy, including the amount of premiums collected, refunds issued, earned income applied to the policy, and finally if any refund would be issued upon cancellation.

• Cancel — Call this method to cancel an existing policy. If partner is set up to use GoReady's payment gateway, this method will also process refunds to existing payment sources.

Authentication

Partners that have been granted access to call the web service will be provided with three pieces of information that will be used to authenticate every request.

• Partner Code — Identifies the partner

• Agent Code — Identifies the agent making the request

• Partner API Key — API key used to verify the partner.

Errors

This web service uses a combination of HTTP status codes, a status disposition property, and an error object.

HTTP status codes returned by the service are:

• 200 — Request was successful. Note that this code does not mean that the overall result of the method was successful. It's possible that the service will return a code 200 with a failed status and an error object.

• 400 — Bad request. This status code is returned when the request is invalid, most likely caused by missing required inputs.

• 500 — Server error. This status code is returned when the request failed because of a system issue.

Each response includes a Status property. The possible values are "OK" or "FAIL." This Status should be used to determine the overall success or failure of the method.

If the Status property is "FAIL," the response will include an Error object as follows:

Property	Type	Description
Error	object	

Property	Type	Description
Code	string	Error code.
Message	string	Error message describing the error.
Errors	array	List of field-level errors where the array key represents the property that has an error.

Quote Method

- Sandbox URL: https://sandbox.goreadyinsurance.com/api/partnerservice/1.0/quote

- Production URL: https://api.goreadyinsurance.com/api/partnerservice/1.0/quote

Request

Property	Type	Description
PartnerCode	string (20)	Required. Code assigned to partner by GoReady.
PartnerAPIKey	string	Required. API key assigned to partner by GoReady.
ShowPriceModifiers	boolean	Optional. If true will return pricing modifiers for options to use for calculations. Default is False. Note: If true, the method's response can be large depending on the product.
State	string (5)	Required. The primary insured's state of residence abbreviation. (e.g., "CA" for California)
PolicyType	string	Required. Type of policy. Values: "Single Event", "Multi-Event"
EnrollmentDate	date	Optional. The date of enrollment. If not provided, the current date/time will be used. EnrollmentDate is used to calculate eligibility for "Cancel For Any Reason" coverage. Format: "YYYY-MM-DD"
EffectiveDate	date	Optional. The date the policy is effective. If not provided, the EnrollmentDate + 1 day will be used. Format: "YYYY-MM-DD"

Property	Type	Description
InitialDepositDate	date	Optional. Date of the initial deposit for the event. InitialDepositDate is used to determine eligibility of products, options, and the pre-existing conditions waiver. Format: "YYYY-MM-DD"
FinalPaymentDate	date	Optional. Date of the final event payment. FinalPaymentDate is used by some products in some states to determine eligibility of pre-existing conditions waiver. Format: "YYYY-MM-DD"
Event	array	Optional. Used only for Single Event policies. Detail about the event.
StartDate	date	Optional. The event start date. Format: "YYYY-MM-DD"
EndDate	date	Optional. The event end date. Format: "YYYY-MM-DD"
Tickets	int	Optional. Number of tickets purchased. If value is not provider, will default to 1 (one).
ProductCode	string (20)	Optional. The product code defined by GoReady. Submitting a value for this property will return quotes for only the identified product.
PartnerProductCode	string (20)	Optional. The product code used by the partner to identify a product. This value must be registered with GoReady to be used. Submitting a value for this property will return quotes for only the identified product.
ProductOptions	array	Optional. Array of selected product option codes. If values are supplied the quote will factor in these options in the totals.

Property	Type	Description
Insureds	array	Required. An array of insureds. Values in this array should contain another array representing each insured, including the following key/values:
EventCost	decimal	Required. The event cost for the insured.
Age	integer	Required. The age of the insured.
Relationship	string	The relationship of the insured to the primary insured. Values: "Primary", "Spouse", "Child", "Business Partner", "Other". If no insured is designated as "Primary", the service will designate the first insured as the primary.

Response

The response to the Quote method returns a JSON object described below:

Property	Type	Description
Request	object	Information about the original request. Can be ignored.
Response	object	Information about the response. Can be Ignored.
Status	string	Whether the call succeeded or failed. Values: "OK" - success, "FAIL" - failed. Note: This value does not represent the success or failure of the service to find a policy quote.

Property	Type	Description
Error	object	Error information if the request failed.
Code	string	Error code.
Message	string	Error message describing the error.
Errors	array	List of field-level errors where the array key represents the property that has an error.
Products	object	Product objects that describe each qualifying product indexed by the product's ProductCode value.
Title	string	The product's name.
Underwriter	string	Name of the underwriter for the product.
IncludesPreExistingWaiver	boolean	True if the product includes a pre-existing conditions waiver.
PreExistingWaiverEligible	boolean	True if the product's pre-existing conditions waiver is eligible (e.g., if purchase is made within limits of initial deposit date)
Options	array	Array of product options.
Id	integer	Product option's Id.
Name	string	Product option's name.

Property	Type	Description
Description	string	Product option's description.
OptionType	string	Type of option. Values: "Base", "Upgrade", "Add-on"
OptionCode	string	Product option's code.
OptionGroupCode	string	Product option's group code used to group options together where only one of the options in the group can be selected.
FamilyPlanIncluded	boolean	Indicates where this product option includes the Family Plan.
CFARIncluded	boolean	Indicates whether this product option includes Cancel For Any Reason.
MaxInsureds	integer	Maximum number of insureds allowed by option.
MaxEventDays	integer	Maximum number of event days allowed by the option.
MaxEventCost	decimal	Maximum event cost allowed by the option.
CutoffPurchaseDays	integer	Value used in conjunction with CutoffPurchaseDays to determine availability of option.

Property	Type	Description
CutoffPurchaseTrigger	string	The trigger condition that is used to calculate the purchase cutoff using the CutoffPurchaseDays property. Values: "After Effective Date", "After Enrollment Date", "Before Event Start Date"
SuppressIfNoEventCost	boolean	Option should be suppressed and not available if the event cost is $0.
ReportOrder	Integer	For internal use.
Price	decimal	Total price for this option.
PriceModifiers	array	Details about how to calculate the pricing of the option. Pricing method could be 'Flat' (e.g., a % of event cost or 'Age Band' (e.g., pricing is based on the age of each insured).
PriceMethod	string	Method used to calculate the option price. Values: "Flat" or "Age Band". If "Age Band" an array of age bands with the following properties:
Modifiers	Array or object	If PriceMethod is "Flat", this property will be an object with PriceModifier, PriceType, PriceValue and PricePer properties. If "Age Band" this property will be an array of objects with the MinAge, MaxAge, PriceModifier, PriceType, PriceValue, PriceOrigin, and PricePer properties.
MixAge	integer	Minimum age of the age band.
MaxAge	integer	Maximum age of the age band.

Property			Type	Description
		PriceModifier	string	Indicates if the option's pricing is added to ("+") or subtracted from ("-") the premium.
		PriceType	string	Indicates if the option's pricing is based on a percent ("%") of the PriceOrigin or a flat fee ("$").
		PriceValue	decimal	The dollar value or percentage, depending on the PriceType value used to calculate the option's price.
		PriceOrigin	string	Indicates whether the option's pricing is based on the "Base Premium", "Event Cost", or no other property (empty string).
		PricePer	string	Indicates if the option's pricing is based on "Per Adult", "Per Booking", "Per Booking Per Day", "Per Policy", "Per Policy Over Event Cost Threshold", "Per Policy Per Day Over Event Day Threshold"
	SelectedOptions		array	Array of currently selected options
Insureds			array	Array of insureds that was passed from the request but appended with a Quotes array.
	Relationship		string	The relationship of the insured.
	Age		integer	Insured's age.
	EventCost		decimal	Event cost for the insured.

Property	Type	Description
MaxAgeBand	integer	Maximum age of the pricing age band assigned to the insured.
MaxEventCostBand	decimal	Maximum event cost of the pricing table assigned to the insured.
Quotes	array	Array of Quote objects indexed by the product's ProductCode value.
Code	string	The product's code.
Title	string	The product's name.
BasePremium	decimal	The insured's base premium amount.
OptionsPrice	decimal	The price of any options selected for the insured.
Total	decimal	Total premium including the price of options.
Options	array	Array of options selected for this insured.
AvailableOptions	array	
Totals	object	Product totals for all insureds and options, indexed by the product's ProductCode value.

Purchase Method

- Sandbox URL: https://sandbox.goreadyinsurance.com/api/partnerservice/1.0/purchase
- Production URL: https://api.goreadyinsurance.com/api/partnerservice/1.0/purchase

Note: Only partners that have been set up to use GoReady's payment gateway will be able to process payment transactions.

Request

Property	Type	Description
PartnerCode	string (20)	Required. Code assigned to partner by GoReady.
PartnerAPIKey	string	Required. API key assigned to partner by GoReady.
AgentCode	string (20)	Required. Agent code assigned by GoReady.
State	string (5)	Required. The primary insured's state of residence abbreviation. (e.g. "CA" for California)
PolicyType	string	Required. Type of policy. Values: "Single Event", "Multi-Event"
ProductCode	string (20)	Required. The product code.
BookingNo	string (20)	Required. Booking number supplied by partner to uniquely identify this policy
PremiumAmount	decimal	Required. Premium total for booking.

Property	Type	Description
ProductOptions	array	Optional. Array of option codes.
EnrollmentDate	date	Optional. The date of enrollment. If not provided, the current date/time will be used. Format: "YYYY-MM-DD"
EffectiveDate	date	Optional. The date the policy is effective. If not provided, the EnrollmentDate + 1 day will be used. Format: "YYYY-MM-DD"
InitialDepositDate	date	Required for Single Event policies. Date of the initial deposit for the event. InitialDepositDate is used by some products in some states to determine eligibility of products, options, and the pre-existing conditions waiver. Format: "YYYY-MM-DD"
FinalPaymentDate	date	Optional. Date of the final event payment. FinalPaymentDate is used by some products in some states to determine eligibility of pre-existing conditions waiver. Format: "YYYY-MM-DD"
Event	array	Required for Single Event policies. Detail about the event.
StartDate	date	Required for Single Event policies. The event start date. Format: "YYYY-MM-DD"
EndDate	date	Optional for Single Event policies. The event end date. If not provided, this value will be set to the EventStartDate. Format: "YYYY-MM-DD"
Type	string (30)	Optional. Type of event. (e.g., "Concert" or "Sporting Event")

Property	Type	Description
EventName	string (50)	Recommended. The name of the event.
TicketName	array	Recommended. The name or type of ticket.
Tickets	int	Optional. Number of tickets purchased. If value is not provided, will default to 1 (one).
Insureds	array	Required. An array of insureds.
Relationship	string	Required. The relationship of the insured to the primary insured. Values: "Primary", "Spouse", "Child", "Business Partner", "Other". If no insured is designated as "Primary", the service will designate the first insured as the primary.
FirstName	string (30)	Required. Insured's first name.
LastName	string (30)	Required. Insured's last name.
Birthdate	date	Required. The insured's date of birth.
Email	string (75)	Required for Primary insured. Insured's email. If not provided, Primary insured's email will be used.
Phone	string (25)	Required for Primary insured. Insured's phone number.
EventCost	decimal	Required for Single Event policies. The event cost for the insured.

Property	Type	Description
BeneficiaryName	string (50)	Optional. Name of beneficiary for insured's policy.
BeneficiaryRelationship	string	Optional. Relationship of the beneficiary to the insured. Values: "Spouse", "Child", "Parent", "Sibling", "Relative","Business Partner", "Other".
PhysicalStreet	string (50)	Required for Primary insured. The insured's street address.
PhysicalCity	string (50)	Required for Primary insured. The insured's city.
PhysicalRegion	string (5)	Required for Primary insured. The insured's state abbreviation. (e.g., "CA" for California).
PhysicalPostalCode	string (10)	Required for Primary insured. The insured's postal or zip code.
PhysicalCountry	string (50)	Optional. The insured's country. (e.g., "USA").
Payment	array	Required if using GoReady's payment gateway to process premium payments.
HolderName	string (50)	Required. The customer's name on the card.
Brand	string (20)	Optional. Credit card type. If not provided, value will be determined based on PAN. Values: "Visa", "Mastercard", "American Express", "Discover"
Token	string (64)	Recommended if using cardholder tokenization. Tokenized payment information set by the payment gateway.

Property	Type	Description
TokenMethod	string (15)	Required if using cardholder tokenization. Method used to generate token.
PANLast4	string (4)	Required if using cardholder tokenization. Last 4 digits of the credit card number.
PAN	string (64)	Required if not using tokenization. The credit card number.
CVC	string (4)	Required if not using tokenization. The credit card's CVC or CVV value.
ExpirationMonth	string (2)	Required. The card's expiration month. Format: "MM"
ExpirationYear	string (4)	Required. The card's expiration year. Format: "YYYY"
AddressStreet	string (50)	Optional. The billing street address for the credit card.
AddressPostalCode	string (10)	Optional. The billing postal code for the credit card.
Handler	string (20)	Required if using cardholder tokenization. Gateway name used to process the payment. This value will be supplied by GoReady.
PaymentResult	array	Required if partner is processing payment on behalf of GoReady using an GoReady merchant account.
TransactionId	string (50)	Required. Transaction Id set by the payment gateway.

Property	Type	Description
AuthId	string (50)	Required. Authorization Id set by the payment gateway.
Amount	decimal	Required. Amount authorized.
Token	string (64)	Recommended if using cardholder tokenization. Tokenized payment information set by the payment gateway.
TokenMethod	string (15)	Recommended if using cardholder tokenization. Method used to generate token.
Brand	string (20)	Required. Credit card type. Values: "Visa", "Mastercard", "American Express", "Discover"
PANLast4	string (4)	Required. Last 4 digits of the credit card number.
ExpirationMonth	string (2)	Required. The card's expiration month. Format: "MM"
ExpirationYear	string (4)	Required. The card's expiration year. Format: "YYYY"
HolderName	string (50)	Required. The customer's name on the card.
AddressStreet	string (50)	Optional. The billing street address for the credit card.
AddressPostalCode	string (10)	Optional. The billing postal code for the credit card.

Response

Property	Type	Description
Request	object	Information about the original request. Can be ignored.
Response	object	Information about the response. Can be Ignored.
Status	string	Whether the call succeeded or failed. Values: "OK" - success, "FAIL" - failed.
Error	object	Error information if the request failed.
Code	string	Error code.
Message	string	Error message describing the error.
Errors	array	List of field-level errors where the array key represents the property that has an error.
Policy	object	Information about the policy created.
BookingCode	string	Unique code assigned to the request. This value should be used for follow-on requests.
PolicyType	string	
PolicyNo	string	

Property	Type	Description
BookingNo	string	
EnrollmentDate	date	
EffectiveDate	date	
PremiumAmount	decimal	
Insureds	array	Array of insureds that was passed from the request but appended with a Quotes array.
FirstName	string	Insured's first name.
LastName	string	Insured's last name.
Email	string	Insured's email.
Birthdate	date	The insured's date of birth.
Relationship	string	The relationship of the insured to the primary insured. Values: "Primary", "Spouse", "Child","Business Partner", "Other".
Premium	decimal	Policy premium for insured's policy.
EventCost	decimal	The event cost for the insured.

Property		Type	Description
	Phone	string	Insured's phone number.
	PhysicalStreet	string	The insured's street address.
	PhysicalCity	string	The insured's city.
	PhysicalRegion	string	The insured's state abbreviation. (e.g., "CA" for California).
	PhysicalPostalCode	string	The insured's postal or zip code.
	PhysicalCountry	string	The insured's country. (e.g., "USA").
	Name	string	Insured's full name.
	Age	int	The insured's age.
	PolicyNo	string	The policy number assigned to the insured.
	Id	int	GoReady's unique customer ID for insured.
	MaxEventCostBand	decimal	The maximum event cost band used for pricing.
Payment		object	If payment information was submitted, details about the payment transaction.

Property		Type	Description
Status		string	Status of the payment transaction. Values: "Approved", "Declined".
TransactionId		string	Transaction Id set by the payment gateway.
AuthId		string	Authorization Id set by the payment gateway.
Amount		decimal	Amount authorized.
StatusCode		string	Status code set by the payment gateway.
StatusReason		string	Status reason set by the payment gateway.
Handler		string	Payment gateway used for the transaction.
Source		object	Details about the payment data used for the transaction
	HandlerToken	string	Tokenized payment information set by the payment gateway.
	TokenMethod	string	Method used to generate token.
	Brand	string	Credit card type. Values: "Visa", "Mastercard", "American Express", "Discover"
	ExpirationMonth	string	The card's expiration month. Format: "MM"

Property	Type	Description
ExpirationYear	string	The card's expiration year. Format: "YYYY"
HolderName	string	The customer's name on the card.
CVCStatus	string	CVC verification status. Values: "'Unchecked", "Passed", "Failed".
AddressStatus	string	Address verification status. Values: "'Unchecked", "Passed", "Failed".

Modify Quote Method

Sandbox URL: https://sandbox.goreadyinsurance.com/api/partnerservice/1.0/modify-quote

Production URL: https://api.goreadyinsurance.com/api/partnerservice/1.0/modify-quote

Note: Retrieving a quote for a product different than the existing policy's product or removing product options is not allowed by this method. The policy must be cancelled and reissued to change the product or remove product options.

Request

Property	Type	Description
PartnerCode	string (20)	Required. Code assigned to partner by GoReady.
PartnerAPIKey	string	Required. API key assigned to partner by GoReady.
AgentCode	string (20)	Required. Agent code assigned by GoReady.
PolicyNo	string (20)	Required. Policy number to modify.
ProductOptions	array	Required if adding product options. Array of option codes. If not making changes to options, do not include. Sending an empty array will attempt to remove options, which is prohibited by this method.
ShowInsureds	bool	Show the breakdown of the modify quote by insured.
Event	array	Optional. Detail about the event.

Property	Type	Description
StartDate	date	Optional. The event start date. Format: "YYYY-MM-DD"
EndDate	date	Optional. The event end date. If not provided, this value will be set to the EventStartDate. Format: "YYYY-MM-DD"
Tickets	int	Optional. Number of tickets purchased. If value is not provided, will default to 1 (one).
Insureds	array	Required if making changes to insureds. An array of insureds. RelationshipOnFile, FirstNameOnFile, LastNameOnFile, and BirthdateOnFile are required fields used to match existing insureds. They must match the last known values (e.g., the original issuance or the last modification).
RelationshipOnFile	string	Required. Insured's relationship of the primary as it was sent in original issuance or previous modification. Relationship value cannot be changed post-issuance.
FirstNameOnFile	string (30)	Required. Insured's first name as it was sent in original issuance or previous modification.
LastNameOnFile	string (30)	Required. Insured's last name as it was sent in original issuance or previous modification.
BirthdateOnFile	date	Required. The insured's date of birth as it was sent in original issuance or previous modification.
Birthdate	date	Optional. The insured's date of birth. Note, changing birthdate can cause a change in premium.

Property	Type	Description
EventCost	decimal	Optional. The event cost for the insured.

Response

Property	Type	Description
Request	object	Information about the original request. Can be ignored.
Response	object	Information about the response. Can be Ignored.
Status	string	Whether the call succeeded or failed. Values: "OK" - success, "FAIL" - failed. Note: This value does not represent the success or failure of the service to find a policy quote.
Error	object	Error information if the request failed.
Code	string	Error code.
Message	string	Error message describing the error.
Errors	array	List of field-level errors where the array key represents the property that has an error.

Property	Type	Description
ModifyQuote	object	Information about the modify quote.
CurrentPremium	decimal	Current total premium for policy.
CurrentBasePremium	decimal	Current total base premium for policy.
CurrentOptionsPremium	decimal	Current total premium for policy options.
NewPremium	decimal	New total premium for policy.
NewBasePremium	decimal	New total base premium for policy.
NewOptionsPremium	decimal	New total premium for policy options.
TotalPayments	decimal	Total premium payments made for policy.
TotalRefunds	decimal	Total refunds issued for policy.
TotalEarnedIncome	Decimal	Total earned income applied to policy
EarnedIncome	decimal	Earned income that will be applied to policy.

Property	Type	Description
PremiumDue	decimal	Premium due for policy modification.
RefundDue	decimal	Refund due for policy modification.
Product	object	Object that describes the product for the policy.
Title	string	The product's name.
Underwriter	String	The underwriter for this product.
IncludesPreExistingWaiver	boolean	True if the product includes a pre-existing conditions waiver.
PreExistingWaiverEligible	boolean	True if the product's pre-existing conditions waiver is eligible (e.g., if purchase is made within limits of initial deposit date)
Options	array	Array of product options.
Id	integer	Product option's Id.
Name	string	Product option's name.
Description	string	Product option's description.

Property	Type	Description
OptionType	string	Type of option. Values: "Base", "Upgrade", "Add-on"
OptionCode	string	Product option's code.
OptionGroupCode	string	Product option's group code used to group options together where only one of the options in the group can be selected.
FamilyPlanIncluded	boolean	Indicates where this product option includes the Family Plan.
CFARIncluded	boolean	Indicates whether this product option includes Cancel For Any Reason.
MaxInsureds	integer	Maximum number of insureds allowed by option.
MaxEventDays	integer	Maximum number of event days allowed by the option.
MaxEventCost	decimal	Maximum event cost allowed by the option.
CutoffPurchaseDays	integer	Value used in conjunction with CutoffPurchaseDays to determine availability of option.

Property			Type	Description
	CutoffPurchaseTrigger		string	The trigger condition that is used to calculate the purchase cutoff using the CutoffPurchaseDays property. Values: "After Effective Date", "After Enrollment Date", "Before Event Start Date"
	SuppressIfNoEventCost		boolean	Option should be suppressed and not available if the event cost is $0.
	ReportOrder		Integer	For internal use.
	Price		decimal	Total price for this option.
	PriceModifiers		array	Details about how to calculate the pricing of the option. Pricing method could be 'Flat' (e.g., a % of event cost or 'Age Band' (e.g., pricing is based on the age of each insured).
		PriceMethod	string	Method used to calculate the option price. Values: "Flat" or "Age Band". If "Age Band" an array of age bands with the following properties:
		Modifiers	Array or object	If PriceMethod is "Flat", this property will be an object with PriceModifier, PriceType, PriceValue and PricePer properties. If "Age Band" this property will be an array of objects with the MinAge, MaxAge, PriceModifier, PriceType, PriceValue, PriceOrigin, and PricePer properties.

Property		Type	Description
	MixAge	integer	Minimum age of the age band.
	MaxAge	integer	Maximum age of the age band.
	PriceModifier	string	Indicates if the option's pricing is added to ("+") or subtracted from ("-") the premium.
	PriceType	string	Indicates if the option's pricing is based on a percent ("%") of the PriceOrigin or a flat fee ("$").
	PriceValue	decimal	The dollar value or percentage, depending on the PriceType value used to calculate the option's price.
	PriceOrigin	string	Indicates whether the option's pricing is based on the "Base Premium", "Event Cost", or no other property (empty string).
	PricePer	string	Indicates if the option's pricing is based on "Per Adult", "Per Booking", "Per Booking Per Day", "Per Policy", "Per Policy Over Event Cost Threshold", "Per Policy Per Day Over Event Day Threshold"
SelectedOptions		array	Array of currently selected options
Insureds		array	Array of insureds with breakdown of premiums.

Property	Type	Description
Id	integer	The insured's unique ID in JANE system.
InsuredId	integer	Unique ID for relationship between insured and policy in JANE system.
PolicyNo	string	The insured's assigned policy number.
Relationship	string	
FirstName	string	Insured's first name.
LastName	string	Insured's last name.
Birthdate	date	Insured's birthdate.
Age	integer	Insured's age.
EventCost	decimal	New event cost for this insured's policy.
MaxAgeBand	integer	The maximum age band of the pricing range.
MaxEventCostBand	decimal	The maximum event cost of the pricing range.

Property	Type	Description
Premium	decimal	The insured's new premium amount.
BasePremium	decimal	The insured's new base premium amount.
OptionsPremium	decimal	The insured's new premium for options selected.
EarnedIncome	decimal	Earned income that will be applied to the insured's policy after modification.
EarnedIncomeBase	decimal	Earned income for the base portion of the premium that will be applied to the insured's policy after modification.
EarnedIncomeOptions	decimal	Earned income for the options portion of the premium that will be applied to the insured's policy after modification.
PremiumDue	decimal	Premium due for this insured's modifications.
RefundDue	decimal	Refund due for this insured's modifications.
Options	array	Array of options
Id	integer	Product option's Id.

Property	Type	Description
Name	string	Product option's name.
OptionCode	string	Product option's code.
OptionGroupCode	string	Product option's group code used to group options together where only one of the options in the group can be selected.
OptionType	string	Type of option. Values: "Base", "Upgrade", "Add-on"
Price	decimal	Total price for this option.
ReportOrder	Integer	For internal use.

Modify Method

- Sandbox URL: https://sandbox.goreadyinsurance.com/api/partnerservice/1.0/modify
- Production URL: https://api.goreadyinsurance.com/api/partnerservice/1.0/modify

Note: Removing product options is not allowed by this method. The policy must be cancelled and reissued to remove product options.

Request

Property	Type	Description
PartnerCode	string (20)	Required. Code assigned to partner by GoReady.
PartnerAPIKey	string	Required. API key assigned to partner by GoReady.
AgentCode	string (20)	Required. Agent code assigned by GoReady.
PolicyNo	string (20)	Required. Policy number to modify.
PremiumAmount	decimal	Required if making event cost changes or product changes. Premium total for booking.
ProductOptions	array	Required if adding product options. Array of option codes. If not making changes to options, do not include. Sending an empty array will attempt to remove options, which is prohibited by this method.
InitialDepositDate	date	Optional. Date of the initial deposit for the event for Single Event policies. Format: "YYYY-MM-DD"

Property	Type	Description
FinalPaymentDate	date	Optional, Date of the final event payment for Single Event policies. Format: "YYYY-MM-DD"
SendSummary	bool	Optional. If true an email including the Summary of Benefits document will be sent to primary insured's email address.
Event	array	Optional. Detail about the event.
StartDate	date	Optional. The event start date. Format: "YYYY-MM-DD"
EndDate	date	Optional. The event end date. If not provided, this value will be set to the EventStartDate. Format: "YYYY-MM-DD"
Type	string (30)	Optional. Type of event. (e.g., "Concert" or "Sporting Event")
EventName	string (50)	Recommended. The name of the event.
TicketName	array	Recommended. The name or type of ticket.
Tickets	int	Optional. Number of tickets purchased. If value is not provider, will default to 1 (one).
Insureds	array	Required if making changes to insureds. An array of insureds. RelationshipOnFile, FirstNameOnFile, LastNameOnFile, and BirthdateOnFile are required fields used to match existing insureds. They must match the last known values (e.g., the original issuance or the last modification).

Property	Type	Description
RelationshipOnFile	string	Required. Insured's relationship of the primary as it was sent in original issuance or previous modification. Relationship value cannot be changed post-issuance.
FirstNameOnFile	string (30)	Required. Insured's first name as it was sent in original issuance or previous modification.
LastNameOnFile	string (30)	Required. Insured's last name as it was sent in original issuance or previous modification.
BirthdateOnFile	date	Required. The insured's date of birth as it was sent in original issuance or previous modification.
FirstName	string (30)	Optional. Insured's first name.
LastName	string (30)	Optional. Insured's last name.
Birthdate	date	Optional. The insured's date of birth. Note, changing birthdate can cause a change in premium.
Email	string (75)	Optional. Insured's email.
EventCost	decimal	Optional. The event cost for the insured.
Premium	decimal	Required if the EventCost or product changes. Policy premium for insured's policy.
BeneficiaryName	string (50)	Optional. Name of beneficiary for insured's policy.

Property	Type	Description
BeneficiaryRelationship	string	Optional. Relationship of the beneficiary to the insured. (e.g., "Child").
Phone	string (25)	Optional. Insured's phone number.
PhysicalStreet	string (50)	Optional. The insured's street address.
PhysicalCity	string (50)	Optional. The insured's city.
PhysicalRegion	string (5)	Optional. The insured's state abbreviation. (e.g., "CA" for California). Note: Not permitted if state change triggers a policy product change.
PhysicalPostalCode	string (10)	Optional. The insured's postal or zip code.
PhysicalCountry	string (50)	Optional. The insured's country. (e.g., "USA").
Payment	array	Required if using GoReady's payment gateway to process premium payments and a refund is not expected. Refunds will automatically be applied to the original credit card on file. New premiums can use the existing credit card on file by setting the UsePaymentSourceOnFile value, otherwise payment information is required as follows:
UsePaymentSourceOnFile	bool	Set to "true" to use the existing payment source on file to collect new premiums.
PaymentSourceId	int	Optional. Id of the payment source to use for transaction.

Property	Type	Description
HolderName	string (50)	Required if UsePaymentSourceOnFile is "false". The customer's name on the card.
Token	string (64)	if UsePaymentSourceOnFile is "false" and PAN/CVC are not provided. The tokenized value of the payment source.
TokenMethod	string (15)	Optional. If using Token, this is the method used to generate the token value. If not provided, will default to the gateway's default.
Brand	string (20)	Required if using Token, otherwise optional. Credit card type. If not provided, value will be determined based on PAN. Values: "Visa", "Mastercard", "American Express", "Discover"
PAN	string (64)	Required if UsePaymentSourceOnFile is "false" and Token is not provided. The credit card number.
PANLast4	string (4)	Required if using Token. Last 4 digits of the credit card number.
CVC	string (4)	Required if UsePaymentSourceOnFile is "false" and Token is not provided. The credit card's CVC or CVV value.
ExpirationMonth	string (2)	Required if UsePaymentSourceOnFile is "false". The card's expiration month. Format: "MM"
ExpirationYear	string (4)	Required if UsePaymentSourceOnFile is "false". The card's expiration year. Format: "YYYY"

Property	Type	Description
AddressStreet	string (50)	Optional. The billing street address for the credit card.
AddressPostalCode	string (10)	Optional. The billing postal code for the credit card.
PaymentResult	array	Required if partner is processing payment on behalf of GoReady using an GoReady merchant account.
TransactionId	string (50)	Required. Transaction Id set by the payment gateway.
AuthId	string (50)	Required. Authorization Id set by the payment gateway.
Amount	decimal	Required. Amount authorized.
Token	string (64)	Recommended if using cardholder tokenization. Tokenized payment information set by the payment gateway.
TokenMethod	string (15)	Recommended if using cardholder tokenization. Method used to generate token.
Brand	string (20)	Required. Credit card type. Values: "Visa", "Mastercard", "American Express", "Discover"
PANLast4	string (4)	Required. Last 4 digits of the credit card number.
ExpirationMonth	string (2)	Required. The card's expiration month. Format: "MM"

Property	Type	Description
ExpirationYear	string (4)	Required. The card's expiration year. Format: "YYYY"
HolderName	string (50)	Required. The customer's name on the card.
AddressStreet	string (50)	Optional. The billing street address for the credit card.
AddressPostalCode	string (10)	Optional. The billing postal code for the credit card.

Response

Property	Type	Description
Response	object	Information about the response. Can be Ignored.
Status	string	Whether the call succeeded or failed. Values: "OK" - success, "FAIL" - failed.
Error	object	Error information if the request failed.
Code	string	Error code.
Message	string	Error message describing the error.

Property	Type	Description
Errors	array	List of field-level errors where the array key represents the property that has an error.
Policy	object	Information about the policy created.
PolicyNo	string (20)	The policy number for the policy.
BookingNo	string (20)	The booking number for the policy.
EnrollmentDate	date	The date the policy was enrolled.
EffectiveDate	date	The effective date of the policy.
PremiumAmount	decimal	The total premium amount for the policy.
Insureds	array	Array of insureds that was passed from the request but appended with a Quotes array.
FirstName	string	Insured's first name.
LastName	string	Insured's last name.
Email	string	Insured's email.
Birthdate	date	The insured's date of birth.
Age	int	The insured's age.

Property		Type	Description
	Relationship	string	The relationship of the insured to the primary insured. Values: "Primary", "Spouse", "Child", "Business Partner", "Other".
	Premium	decimal	Policy premium for insured's policy.
	EventCost	decimal	The event cost for the insured.
	MaxEventCostBand	decimal	The maximum event cost band used for pricing.
	Phone	string	Insured's phone number.
	PhysicalStreet	string	The insured's street address.
	PhysicalCity	string	The insured's city.
	PhysicalRegion	string	The insured's state abbreviation. (e.g., "CA" for California).
	PhysicalPostalCode	string	The insured's postal or zip code.
	PhysicalCountry	string	The insured's country. (e.g., "USA").
	PolicyNo	string (20)	The policy number assigned to the insured.
Payment		object	If payment information was submitted, details about the payment transaction.

Property		Type	Description
Status		string	Status of the payment transaction. Values: "Approved", "Declined".
Invoice		string	Invoice number assigned to transaction by GoReady.
MerchantReference		string	Merchant reference value assigned by GoReady.
TransactionId		string	Transaction Id set by the payment gateway.
AuthId		string	Authorization Id set by the payment gateway.
Amount		decimal	Amount authorized.
StatusCode		string	Status code set by the payment gateway.
StatusReason		string	Status reason set by the payment gateway.
Handler		string	Payment gateway used for the transaction.
Source		object	Details about the payment data used for the transaction
	HandlerToken	string	Tokenized payment information set by the payment gateway.
	TokenMethod	string	Method used to generate token.

Property		Type	Description
	Brand	string	Credit card type. Values: "Visa", "Mastercard", "American Express", "Discover"
	ExpirationMonth	string	The card's expiration month. Format: "MM"
	ExpirationYear	string	The card's expiration year. Format: "YYYY"
	HolderName	string	The customer's name on the card.
	CVCStatus	string	CVC verification status. Values: "'Unchecked", "Passed", "Failed".
	AddressStatus	string	Address verification status. Values: "'Unchecked", "Passed", "Failed".
Actions		array	List of actions taken during the payment.
Refund		object	Object describing the refund.
TotalRefunded		decimal	The amount refunded to the customer.
Actions		array	List of actions taken during the refund.

Cancel Quote Method

- Sandbox URL: https://sandbox.goreadyinsurance.com/api/partnerservice/1.0/cancel-quote
- Production URL: https://api.goreadyinsurance.com/api/partnerservice/1.0/cancel-quote

Request

Property	Type	Description
PartnerCode	string (20)	Required. Code assigned to partner by GoReady.
PartnerAPIKey	string	Required. API key assigned to partner by GoReady.
AgentCode	string (20)	Required. Agent code assigned by GoReady.
PolicyNo	string (20)	Required. The policy number to cancel.
CancelDate	date	Optional. Date of the cancellation. If not designated, the current date/time will be used. Format: "YYYY-MM-DD"
ShowInsureds	bool	Show the breakdown of the cancellation refund by insured. This is useful if doing a partial cancellation.

Response

Property	Type	Description
Request	object	Information about the original request. Can be ignored.
Response	object	Information about the response. Can be Ignored.
Status	string	Whether the call succeeded or failed. Values: "OK" - success, "FAIL" - failed.
Error	object	Error information if the request failed.
Code	string	Error code.
Message	string	Error message describing the error.
Errors	array	List of field-level errors where the array key represents the property that has an error.
CancelQuote	object	Information about the cancel quote.
CancelDate	date	Requested date of cancellation. If not submitted in request, this value defaults to the current date. Format: "YYYY-MM-DD"
CurrentPremium	decimal	The current total policy premium.
CurrentBasePremium	decimal	The current base premium for the policy.
CurrentOptionsPremium	decimal	The current options-only portion of the premium for the policy.

Property	Type	Description
TotalPayments	decimal	Total payments made for the policy.
TotalPaymentsBase	decimal	Total payments made for the base premium.
TotalPaymentsOptions	decimal	Total payments made for the options-only portion of the premium.
TotalRefunds	decimal	Total refunds issued for the policy.
TotalRefundsBase	decimal	Total refunds issued for the base premium.
TotalRefundsOptions	decimal	Total refunds issued for the options-only portion of the premium.
TotalEarnedIncome	decimal	Total earned income applied to the policy.
TotalEarnedIncomeBase	decimal	Total earned income applied for the base premium.
TotalEarnedIncomeOptions	decimal	Total earned income applied for the options-only portion of the premium.
EarnedIncome	decimal	Earned income that will be applied to the policy.
EarnedIncomeBase	decimal	Total earned income that will be applied for the base premium.
EarnedIncomeOptions	decimal	Total earned income that will be applied for the options-only portion of the premium.

Property	Type	Description
EarnedDays	int	Number of days the policy earned.
EarnedIncomePerDay	decimal	Income earned per day of effective policy.
FullRefund	bool	Customer is due a full refund.
RefundDue	decimal	Refund due to customer for policy cancellation.
RefundDueBase	decimal	Portion of refund for the base premium.
RefundDueOptions	decimal	Portion of refund for the options premiums.
Insureds	array	Array of insureds with breakdown of premiums. Will return if using the ShowInsureds parameter.
Id	Integer	The insured's unique ID in JANE system.
InsuredId	integerr	Unique ID for relationship between insured and policy in JANE system.
PolicyNo	string	The insured's assigned policy number.
Relationship	string	Insured's relationship
FirstName	string	Insured's first name.
LastName	string	Insured's last name.

Property	Type	Description
Birthdate	date	Insured's birthdate.
Age	integer	Insured's age.
EventCost	decimal	New event cost for this insured's policy.
Premium	decimal	The insured's new premium amount.
BasePremium	decimal	The insured's new base premium amount.
OptionsPremium	decimal	The insured's new premium for options selected.
EarnedIncome	decimal	Earned income that will be applied to the insured's policy after cancellation.
EarnedIncomeBase	decimal	Earned income for the base portion of the premium that will be applied to the insured's policy after cancellation.
EarnedIncomeOptions	decimal	Earned income for the options portion of the premium that will be applied to the insured's policy after cancellation.
RefundDue	decimal	Refund due for this insured's cancellation.
RefundDueBase	decimal	Refund due for the base portion of the premium that will be applied to the insured's policy after cancellation.

Property	Type	Description
RefundDueOptions	decimal	Refund due for the options portion of the premium that will be applied to the insured's policy after cancellation.
Options	array	Array of options
OptionCode	string	Product option's code.
Premium	decimal	Premium for this option.
EarnedIncome	decimal	Earned income applied for this option.
RefundDue	decimal	Refund due for this option.

Cancel Method

- Sandbox URL: https://sandbox.goreadyinsurance.com/api/partnerservice/1.0/cancel
- Production URL: https://api.goreadyinsurance.com/api/partnerservice/1.0/cancel

Request

Property	Type	Description
PartnerCode	string (20)	Required. Code assigned to partner by GoReady.
PartnerAPIKey	string	Required. API key assigned to partner by GoReady.
AgentCode	string (20)	Required. Agent code assigned by GoReady.
PolicyNo	string (20)	Required. The policy number to cancel.
CancelDate	date	Optional. Date of the cancellation. If not designated, the current date/time will be used. Format: "YYYY-MM-DD"
Insureds	array	Optional. An array of insured policy numbers to cancel. If not supplied, the entire booking will be cancelled.
RefundResult	array	Required if partner is processing refunds on behalf of GoReady using an GoReady merchant account.
TransactionId	string (50)	Required. Transaction Id set by the payment gateway.
AuthId	string (50)	Required. Authorization Id set by the payment gateway.

Property	Type	Description
Amount	decimal	Required. Amount refunded.
Token	string (64)	Recommended if using cardholder tokenization. Tokenized payment information set by the payment gateway.
TokenMethod	string (15)	Recommended if using cardholder tokenization. Method used to generate token.
Brand	string (20)	Required. Credit card type. Values: "Visa", "Mastercard", "American Express", "Discover"
PANLast4	string (4)	Required. Last 4 digits of the credit card number.
ExpirationMonth	string (2)	Required. The card's expiration month. Format: "MM"
ExpirationYear	string (4)	Required. The card's expiration year. Format: "YYYY"
HolderName	string (50)	Required. The customer's name on the card.
AddressStreet	string (50)	Optional. The billing street address for the credit card.
AddressPostalCode	string (10)	Optional. The billing postal code for the credit card.

Response

Property	Type	Description
Request	object	Information about the original request. Can be ignored.
Response	object	Information about the response. Can be Ignored.
Status	string	Whether the call succeeded or failed. Values: "OK" - success, "FAIL" - failed. Note: This value does not represent the success or failure of the service to find a suitable policy quote.
Error	object	Error information if the request failed.
Code	string	Error code.
Message	string	Error message describing the error.
Errors	array	List of field-level errors where the array key represents the property that has an error.
Policy	object	Information about the policy cancellation.
PolicyNo	string	The policy number.
Insureds	array	If doing a partial cancel, contains the insureds policy numbers that were cancelled.
CreditNo	string	Credit number assigned to the cancellation request.

Property	Type	Description
TotalRefunded	decimal	Refund amount, if applicable.
Refunds	array	Array of refund results if the cancel created refund transaction(s).
Status	string	Disposition of the refund request. Values: "Approved", "Declined".
TransactionId	string	Transaction Id returned by the payment gateway.
AuthId	string	Authorization Id returned by the payment gateway.
Amount	decimal	Amount of refund.
StatusCode	string	Status code returned by payment gateway. Note: Values are dependent on which payment gateway is used for the refund transactions.
StatusReason	string	Reason for the status code returned by payment gateway. Note: Values are dependent on which payment gateway is used for the refund transactions.
Handler	string	Handler used for the refund transaction. The handler is tied to a payment gateway.
Source	array	Array of values of the source credit card or token used for the refund transaction.
HandlerToken	string	Tokenized payment information used.

Property		Type	Description
	TokenMethod	string	Method used to generate token.
	Brand	string	Credit card type. Values: "Visa", "Mastercard", "American Express", "Discover"
	ExpirationMonth	string	The card's expiration month. Format: "MM"
	ExpirationYear	string	The card's expiration year. Format: "YYYY"
	HolderName	string	The customer's name on the card.
	CVCStatus	string	CVC verification status. Values: "'Unchecked", "Passed", "Failed".
	AddressStatus	string	Address verification status. Values: "'Unchecked", "Passed", "Failed".
	PaymentSourceId	integer	Internal ID used to identify the payment information.
	PANLast4	string	Last 4 digits of the credit card.
CreditNo		string	Credit number assigned to the cancellation request.
MerchantReference		string	MerchantReference value passed to the refund request.

Property	Type	Description
SourceType	string	Source type for the refund. Values: "Credit Card", "Check", "Deferred"
Actions	array	Array of actions taken during the cancellation, including any refund request details or automated emails sent to the insured.

The response to the Quote method returns a JSON object described below:

Error Codes

Error Code	Message
Cue.100	Missing required fields. *(Note: Includes list of missing parameter names)*
PartnerService.1000	Partner does not exist.
PartnerService.1001	No products were found.
PartnerService.1002	Invalid API key.
PartnerService.1003	Policy was not found.
PartnerService.1004	Partner/product does not exist.
PartnerService.1005	Agent does not exist.
PartnerService.1006	Invalid product options. *(Note: Includes list of invalid option codes)*
PartnerService.1007	Policy does not belong to partner.
PartnerService.1008	Invalid insured. Missing required field(s).
PartnerService.2001	Policy already exists and has been processed.

Error Code	Message
PartnerService.2002	Policy options cannot be removed.
PartnerService.2003	Event length is longer than maximum event days.
PartnerService.2004	Trip length is longer than maximum trip days.
PartnerService.2005	Premium amount does not match quote total.
PartnerService.2006	Policy payment source does not exist.
PartnerService.2007	Error verifying quote.
PartnerService.2008	Payment failed. *(Note: Includes error code/message from gateway)*
PartnerService.2009	Policy transaction does not exist.
PartnerService.2010	Policy is cancelled. It cannot be modified.
PartnerService.2011	Trip departure date is beyond maximum allowed date.
PartnerService.2012	Event start date is beyond maximum allowed date.
PartnerService.2013	Not able to retrieve modify quote.
PartnerService.3000	Policy is locked and cannot be cancelled.

Error Code	Message
PartnerService.3001	Policy cannot be cancelled.
PartnerService.3002	Not able to retrieve cancel quote.
PartnerService.3003	Policy is already cancelled.
PartnerService.5000	System error. Cannot start transaction.
PartnerService.5001	System error. Transaction failed.
Payment.1000	Payment handler was not found.
Payment.4000	Failure to connect to gateway.
Payment.4001	Gateway error occurred.
Payment.4002	Error authenticating request.
Payment.4003	Invalid gateway request.
Payment.4004	Requested resource does not exist.
Payment.4005	Too many requests.
Payment.4006	Merchant account could not be verified.

Error Code	Message
Payment.4007	Invalid response from gateway.
Payment.4008	Error decoding response from gateway.
Payment.4009	Request timed out.
Payment.4010	Gateway is down for maintenance.
Payment.4098	One or more errors occurred attempting transaction.
Payment.4099	Invalid request.
Payment.4100	The card number is not a valid credit card number.
Payment.4101	The card's expiration month is invalid.
Payment.4102	The card's expiration year is invalid.
Payment.4103	The card's security code is invalid.
Payment.4104	The card number is incorrect.
Payment.4105	The card has expired.
Payment.4106	The card's security code is incorrect.

Error Code	Message
Payment.4107	The card's zip code failed validation.
Payment.4108	The card was declined.
Payment.4109	There is no card for customer being charged.
Payment.4110	The card holder name cannot be empty.
Payment.4111	The card information is missing.
Payment.4112	The merchant identifier is missing.
Payment.4113	The currency provided is invalid.
Payment.4114	The amount provided is invalid.
Payment.4115	The payment method is not valid.
Payment.4116	The transaction id is not provided.
Payment.4117	The card type is invalid.
Payment.4118	Token is invalid.
Payment.4119	The card's address failed validation

Error Code	Message
Payment.4120	The card has insufficient funds.
Payment.4121	The card type is not accepted.
Payment.4122	Refund was declined.
Payment.4123	Invalid tokenize request.
Payment.4124	Tokenization was declined.
Payment.4125	Tokenization response was not valid.
Payment.4126	Charge response was not valid.
Payment.4127	Refund response was not valid.
Payment.4128	The card's expiration date is invalid.
Payment.4129	Failed security checks.
Payment.4130	Transaction id not found.
Payment.4131	Invalid transaction type.
Payment.4132	Bank will not honor.

Error Code	Message
Payment.4133	The card was reported as lost or stolen.
Payment.4134	Card issuer wants card returned.
Payment.4135	Void transaction was declined.
Payment.4136	Invalid card holder name.
Payment.4900	An error occurred while processing the card.
Payment.4901	Tokenization is not supported by this gateway.

Examples

Quote

Request

The following request has been expanded for readability:

```
POST /api/partnerservice/1.0/quote HTTP/1.1
Host: sandbox.goreadyinsurance.com
Content-Type: application/x-www-form-urlencoded

PartnerCode=XXX&
PartnerAPIKey=XXXX&
State=FL&
PolicyType=Single+Event&
Event[StartDate]=2022-12-01&
Insureds[0][EventCost]=150.00&
Insured[0][Age]=37&
Insureds[0][Relationship]=Primary
```

Example Response

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/quote",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 200,
        "HTTPStatusMessage": "200 OK",
        "ElapsedTime": "0.1544"
    },
    "Status": "OK",
    "Products": {
        "47FGT-FL": {
            "Title": "Secure Ticket 2018 BHTP3 - FL",
            "ProductFamily": "SECURETICKET-BHTP",
            "Underwriter": "Berkshire Hathaway Specialty Insurance Company ",
            "TermsAndConditionsFileURL":
"https://sandbox.goreadyinsurance.com/Custom/Files/2022/01/61e897d0db7a0.PDF",
            "TermsAndConditionsAlt1FileURL": "",
            "IncludesPreExistingWaiver": false,
            "PreExistingWaiverEligible": false,
            "Options": []
        }
    },
    "Insureds": [
        {
            "EventCost": "150.00",
            "Age": "37",
            "Relationship": "Primary",
            "MaxAgeBand": "37",
            "MaxEventCostBand": "150.00",
```

```
        "Quotes": {
            "47FGT-FL": {
                "Code": "47FGT-FL",
                "Title": "Secure Ticket 2018 BHTP3 - FL",
                "BasePremium": "4.50",
                "OptionsPrice": "0.00",
                "Total": "4.50",
                "Options": [],
                "AvailableOptions": []
            }
        }
    ],
    "Totals": {
        "47FGT-FL": "4.50"
    }
}
```

Example Failure Response

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/quote",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 400,
        "HTTPStatusMessage": "400 Bad Request",
        "ElapsedTime": "0.0728"
    },
    "Status": "FAIL",
    "Error": {
        "Code": "Cue.100",
        "Message": "Invalid request.",
        "Errors": {
            "State": "Required field"
        }
    }
}
```

Purchase

Example Request without Payment

The following request has been expanded for readability:

```
POST /api/partnerservice/1.0/purchase HTTP/1.1
Host: sandbox.goreadyinsurance.com
Content-Type: application/x-www-form-urlencoded

PartnerCode=XXX&
PartnerAPIKey=XXXX&
AgentCode=XXX&
State=FL&
PolicyType=Single+Event&
ProductCode=47FGT-FL&
BookingNo=PMTEST002&
PremiumAmount=4.50&
InitialDepositDate=2022-06-30&
Event[StartDate]=2022-12-01&
Event[Type]=Concert&
Event[EventName]=MusicFest+2022&
Event[TicketName]=General+Admission&
Insureds[0][Relationship]=Primary&
Insureds[0][FirstName]=Justin&
Insureds[0][LastName]=Gibson&
Insureds[0][Birthdate]=1980-01-01&
Insureds[0][Email]=qa+PMTEST002@theoryandcraft.co&
Insureds[0][Phone]=9186954380&
Insureds[0][EventCost]=150&
Insureds[0][PhysicalStreet]=3941+Kenwood+Pl&
Insureds[0][PhysicalCity]=Orlando&
Insureds[0][PhysicalRegion]=FL&
Insureds[0][PhysicalPostalCode]=32801
```

Example Response without Payment

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/purchase",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 200,
        "HTTPStatusMessage": "200 OK",
        "ElapsedTime": "0.3214"
    },
    "Status": "OK",
    "Policy": {
        "BookingCode": "EHQ3PV",
        "PolicyType": "Single Event",
        "PolicyNo": "FGTFL470637076",
        "ProductName": "Secure Ticket 2018 BHTP3 - FL",
        "ProductCode": "47FGT-FL",
        "ProductFamily": "SECURETICKET-BHTP",
        "BookingNo": "PMTEST002",
```

```
        "EnrollmentDate": "2022-06-30",
        "EffectiveDate": "2022-07-01",
        "PremiumAmount": "4.50",
        "Insureds": [
            {
                "Relationship": "Primary",
                "FirstName": "Justin",
                "LastName": "Gibson",
                "Birthdate": "1980-01-01",
                "Email": "qa+PMTEST002@theoryandcraft.co",
                "Phone": "9186954380",
                "EventCost": "150",
                "PhysicalStreet": "3941 Kenwood Pl",
                "PhysicalCity": "Orlando",
                "PhysicalRegion": "FL",
                "PhysicalPostalCode": "32801",
                "Name": "Justin Gibson",
                "Age": 42,
                "PolicyNo": "FGTFL470637076-01",
                "Id": 117,
                "MaxAgeBand": 42,
                "MaxEventCostBand": "150"
            }
        ]
    }
}
```

Example Failure Response

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/purchase",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 400,
        "HTTPStatusMessage": "400 Bad Request",
        "ElapsedTime": "0.1846"
    },
    "Status": "FAIL",
    "Error": {
        "Code": "PartnerService.2005",
        "Message": "Premium amount does not match quote total.",
        "Errors": []
    }
```

```
}
```

Modify Quote

Example Request -Changing Event Date

The following request has been expanded for readability:

```
POST /api/partnerservice/1.0/modify-quote HTTP/1.1
Host: sandbox.goreadyinsurance.com
Content-Type: application/x-www-form-urlencoded

PartnerCode=XXX&
PartnerAPIKey=XXXX&
AgentCode=XXX&
PolicyNo=FGTFL470637076&
Event[StartDate]=2022-12-02&
Event[EndDate]=2022-12-02&
Insureds[0][RelationshipOnFile]=Primary&
Insureds[0][FirstNameOnFile]=Justin&
Insureds[0][LastNameOnFile]=Gibson&
Insureds[0][BirthdateOnFile]=1980-01-01
```

Example Response - Changing Event Date

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/modify-quote",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 200,
        "HTTPStatusMessage": "200 OK",
        "ElapsedTime": "0.1511"
    },
    "Status": "OK",
    "ModifyQuote": {
        "CurrentPremium": "4.50",
        "CurrentBasePremium": "4.50",
        "CurrentOptionsPremium": "0.00",
        "NewPremium": "4.50",
        "NewBasePremium": "4.50",
        "NewOptionsPremium": "0.00",
        "TotalPayments": "0.00",
        "TotalRefunds": "0.00",
        "TotalEarnedIncome": "0.00",
        "EarnedIncome": "0.00",
```

```
        "PremiumDue": "0.00",
        "RefundDue": "0.00",
        "Product": {
            "Title": "Secure Ticket 2018 BHTP3 - FL",
            "ProductFamily": "SECURETICKET-BHTP",
            "Underwriter": "Berkshire Hathaway Specialty Insurance Company ",
            "TermsAndConditionsFileURL": "https://atpjane2.wedev.it/Custom/Files/2022/01/61e897d0
db7a0.PDF",
            "TermsAndConditionsAlt1FileURL": "",
            "IncludesPreExistingWaiver": false,
            "PreExistingWaiverEligible": false,
            "Options": [],
            "SelectedOptions": []
        }
    }
}
```

Example Failure Response

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/modify-quote",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 400,
        "HTTPStatusMessage": "400 Bad Request",
        "ElapsedTime": "0.6580"
    },
    "Status": "FAIL",
    "Error": {
        "Code": "Cue.100",
        "Message": "Invalid request.",
        "Errors": {
            "Insureds[0][FirstNameOnFile]": "Required field"
        }
    }
}
```

Modify

Example Request - Changing Event Date

The following request has been expanded for readability:

```
POST /api/partnerservice/1.0/modify HTTP/1.1
Host: sandbox.goreadyinsurance.com
Content-Type: application/x-www-form-urlencoded

PartnerCode=XXX&
PartnerAPIKey=XXXX&
AgentCode=XXX&
PolicyNo=FGTFL470637076&
Event[StartDate]=2022-12-02&
Event[EndDate]=2022-12-02&
Insureds[0][RelationshipOnFile]=Primary&
Insureds[0][FirstNameOnFile]=Justin&
Insureds[0][LastNameOnFile]=Gibson&
Insureds[0][BirthdateOnFile]=1980-01-01
```

Example Response - Changing Event Date

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/modify",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 200,
        "HTTPStatusMessage": "200 OK",
        "ElapsedTime": "0.3359"
    },
    "Status": "OK",
    "Policy": {
        "PolicyNo": "FGTFL470637076",
        "BookingNo": "PMTEST002",
        "EnrollmentDate": "2022-06-30",
        "EffectiveDate": "2022-07-01",
        "PremiumAmount": "4.50",
        "Insureds": [
            {
                "FirstName": "Justin",
                "LastName": "Gibson",
                "Email": "qa+pmtest002@theoryandcraft.co",
                "Birthdate": "1980-01-01",
                "Age": 42,
                "Relationship": "Primary",
                "Premium": "4.50",
                "EventCost": "150.00",
```

```
            "MaxAgeBand": 42,
            "MaxEventCostBand": "150.00",
            "Phone": "9186954380",
            "PhysicalStreet": "3941 Kenwood Pl",
            "PhysicalStreet2": "",
            "PhysicalCity": "Orlando",
            "PhysicalRegion": "FL",
            "PhysicalPostalCode": "32801",
            "PhysicalCountry": "",
            "PolicyNo": "FGTFL470637076-01"
        }
    ]
  }
}
```

Example Failure Response

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/modify",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 400,
        "HTTPStatusMessage": "400 Bad Request",
        "ElapsedTime": "0.0652"
    },
    "Status": "FAIL",
    "Error": {
        "Code": "Cue.100",
        "Message": "Invalid request.",
        "Errors": {
            "Insureds[0][FirstNameOnFile]": "Required field"
        }
    }
}
```

Cancel Quote

Example Request

The following request has been expanded for readability:

```
POST /api/partnerservice/1.0/cancel-quote HTTP/1.1
Host: sandbox.goreadyinsurance.com
Content-Type: application/x-www-form-urlencoded

PartnerCode=XXX&
PartnerAPIKey=XXXX&
AgentCode=XXX&
PolicyNo=FGTFL470637076&
ShowInsureds=true
```

Example Response

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/cancel-quote",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 200,
        "HTTPStatusMessage": "200 OK",
        "ElapsedTime": "0.2223"
    },
    "Status": "OK",
    "CancelQuote": {
        "CancelDate": "2022-06-30",
        "CurrentPremium": "4.50",
        "CurrentBasePremium": "4.50",
        "CurrentOptionsPremium": "0.00",
        "TotalPayments": "0.00",
        "TotalPaymentsBase": "0.00",
        "TotalPaymentsOptions": "0.00",
        "TotalRefunds": "0.00",
        "TotalRefundsBase": "0.00",
        "TotalRefundsOptions": "0.00",
        "TotalEarnedIncome": "0.00",
        "TotalEarnedIncomeBase": "0.00",
        "TotalEarnedIncomeOptions": "0.00",
        "EarnedIncome": "0.00",
        "EarnedIncomeBase": "0.00",
        "EarnedIncomeOptions": "0.00",
        "PolicyDays": 155,
        "EarnedDays": 0,
        "EarnedFactor": "0.00",
        "EarnedIncomePerDay": "0.03",
        "FullRefund": true,
        "RefundDue": "0.00",
        "RefundDueBase": "0.00",
        "RefundDueOptions": "0.00",
        "Insureds": [
            {
                "Id": 117,
                "InsuredId": 2566,
                "PolicyNo": "FGTFL470637076-01",
                "Relationship": "Primary",
                "FirstName": "Justin",
                "LastName": "Gibson",
                "Birthdate": "1980-01-01",
                "Age": 42,
                "EventCost": "150.00",
                "CurrentPremium": "4.50",
```

```json
"CurrentBasePremium": "4.50",
"CurrentOptionsPremium": "0.00",
"TotalPayments": "4.50",
"TotalPaymentsBase": "4.50",
"TotalPaymentsOptions": "0.00",
"TotalRefunds": "0.00",
"TotalRefundsBase": "0.00",
"TotalRefundsOptions": "0.00",
"TotalEarnedIncome": "0.00",
"TotalEarnedIncomeBase": "0.00",
"TotalEarnedIncomeOptions": "0.00",
"EarnedIncome": "0.00",
"EarnedIncomeBase": "0.00",
"EarnedIncomeOptions": "0.00",
"RefundDue": "4.50",
"RefundDueBase": "4.50",
"RefundDueOptions": "0.00",
"Options": {
    "1": {
        "OptionCode": "",
        "Premium": "0.00",
        "EarnedIncome": "0.00",
        "RefundDue": "0.00"
    },
    "2": {
        "OptionCode": "",
        "Premium": "0.00",
        "EarnedIncome": "0.00",
        "RefundDue": "0.00"
    },
    "3": {
        "OptionCode": "",
        "Premium": "0.00",
        "EarnedIncome": "0.00",
        "RefundDue": "0.00"
    },
    "4": {
        "OptionCode": "",
        "Premium": "0.00",
        "EarnedIncome": "0.00",
        "RefundDue": "0.00"
    },
    "5": {
        "OptionCode": "",
        "Premium": "0.00",
        "EarnedIncome": "0.00",
        "RefundDue": "0.00"
    },
    "6": {
        "OptionCode": "",
        "Premium": "0.00",
        "EarnedIncome": "0.00",
        "RefundDue": "0.00"
    },
    "7": {
        "OptionCode": "",
        "Premium": "0.00",
        "EarnedIncome": "0.00",
        "RefundDue": "0.00"
    },
    "8": {
        "OptionCode": "",
        "Premium": "0.00",
        "EarnedIncome": "0.00",
```

```
                    "RefundDue": "0.00"
                },
                "9": {
                    "OptionCode": "",
                    "Premium": "0.00",
                    "EarnedIncome": "0.00",
                    "RefundDue": "0.00"
                },
                "10": {
                    "OptionCode": "",
                    "Premium": "0.00",
                    "EarnedIncome": "0.00",
                    "RefundDue": "0.00"
                },
                "11": {
                    "OptionCode": "",
                    "Premium": "0.00",
                    "EarnedIncome": "0.00",
                    "RefundDue": "0.00"
                },
                "12": {
                    "OptionCode": "",
                    "Premium": "0.00",
                    "EarnedIncome": "0.00",
                    "RefundDue": "0.00"
                },
                "13": {
                    "OptionCode": "",
                    "Premium": "0.00",
                    "EarnedIncome": "0.00",
                    "RefundDue": "0.00"
                },
                "14": {
                    "OptionCode": "",
                    "Premium": "0.00",
                    "EarnedIncome": "0.00",
                    "RefundDue": "0.00"
                },
                "15": {
                    "OptionCode": "",
                    "Premium": "0.00",
                    "EarnedIncome": "0.00",
                    "RefundDue": "0.00"
                }
            }
        }
    ]
    }
}
```

Cancel

Example Request

The following request has been expanded for readability:

```
POST /api/partnerservice/1.0/cancel HTTP/1.1
Host: sandbox.goreadyinsurance.com
Content-Type: application/x-www-form-urlencoded
```

```
PartnerCode=XXX&
PartnerAPIKey=XXXX&
AgentCode=XXX&
PolicyNo=FGTFL470637076
```

Example Response

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/cancel",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 200,
        "HTTPStatusMessage": "200 OK",
        "ElapsedTime": "0.4658"
    },
    "Status": "OK",
    "Policy": {
        "PolicyNo": "FGTFL470637076",
        "CreditNo": "00112021",
        "TotalRefunded": "0.00",
        "Refunds": [],
        "Actions": [
            "Justin Gibson (FGTFL470637076-01) policy was cancelled",
            "Policy was cancelled.",
            "Policy cancellation email was sent to qa+pmtest002@theoryandcraft.co."
        ]
    }
}
```

Example Failure Response

```
{
    "Request": {
        "URI": "/api/partnerservice/1.0/cancel",
        "Referer": "",
        "Caller": null,
        "Id": null
    },
    "Response": {
        "HTTPStatusCode": 400,
        "HTTPStatusMessage": "400 Bad Request",
        "ElapsedTime": "0.1748"
    },
```

```
    "Status": "FAIL",
    "Error": {
        "Code": "PartnerService.3003",
        "Message": "Policy is already cancelled.",
        "Errors": []
    }
}
```