

Urbfix API Guide: Keys, Requests and Supported Schemas

Urbfix by Codeploy Private Limited. Base URL: <https://api.urbfix.com/v1>. Support: support@urbfix.com. All example data in this guide is made up.

1. Get an API key

Sign up at <https://urbfix.com>, finish workspace setup, open API Keys and click Create API key. Choose Test (urb_test_...) or Live (urb_live_...). The full key is shown only once: copy it and store it on your server.

2. Authenticate

Authorization: Bearer urb_test_your_api_key

3. Check your key (uses no extractions)

```
curl https://api.urbfix.com/v1/extractions/ext_check \
-H "Authorization: Bearer urb_test_your_api_key"
```

Valid key: 404 not_found. Invalid key: 401 invalid_api_key.

4. Endpoints

Field	Type
POST /v1/extractions	Upload a document (multipart/form-data: file, optional client_reference_id; optional Idempotency-Key header). PDF/JPG/JPEG/PNG, max 25 MB.
GET /v1/extractions/{id}	Status: queued, processing, completed, needs_review, failed
GET /v1/extractions/{id}/result	Structured result for the detected policy type

```
curl https://api.urbfix.com/v1/extractions \
-X POST \
-H "Authorization: Bearer urb_test_your_api_key" \
-H "Idempotency-Key: 2f9c1b40-req-1" \
-F "file=@policy.pdf" \
-F "client_reference_id=P0L-10082"
```

Create response (201)

```
{
  "id": "ext_01K8Z3Q7XH2N4M6P8R0T2V4W6Y",
  "status": "queued",
  "environment": "test",
  "document": {
    "name": "policy.pdf",
    "content_type": "application/pdf",
    "size_bytes": 482113
  },
  "client_reference_id": "P0L-10082",
  "created_at": "2026-09-24T18:00:00Z"
}
```

Status response

```
{
  "id": "ext_01K8Z3Q7XH2N4M6P8R0T2V4W6Y",
  "status": "needs_review",
  "environment": "test",
  "document": {
    "name": "policy.pdf",
    "content_type": "application/pdf",
    "size_bytes": 482113
  },
}
```

```

    "policy_type": "motor",
    "insurer": "Sample General Insurance",
    "page_count": 9,
    "created_at": "2026-09-24T18:00:00Z",
    "processing_started_at": "2026-09-24T18:00:01Z",
    "completed_at": "2026-09-24T18:00:46Z",
    "processing_time_ms": 45210
  }
}

```

Result response wrapper

```

{
  "id": "ext_01K8Z3Q7XH2N4M6P8R0T2V4W6Y",
  "status": "completed",
  "schema_version": "1.0",
  "result": {
    "schema_version": "1.0",
    "policy_category": "health",
    "...": "normalized insurance data"
  },
  "validation": {
    "status": "passed",
    "missing_important_fields": [],
    "warnings": [],
    "errors": []
  },
  "confidence": null
}

```

Failed result

```

{
  "id": "ext_01K8Z3Q7XH2N4M6P8R0T2V4W6Y",
  "status": "failed",
  "result": null,
  "error": {
    "code": "unsupported_policy_type",
    "message": "Urbfix currently supports Motor, Health, Life, Travel and Personal Accident policies."
  }
}

```

5. Fields common to every schema

Field	Type
schema_version	Schema version (Motor 2.0, others 1.0)
policy_category / document.policy_category	motor, health, life, travel, personal_accident
validation.status	passed, review_required, failed
validation.missing_important_fields	list of field paths that apply to this policy but were not found
validation.warnings / errors	list of {code, field, message}
evidence[]	{field, value, page, source_text} showing where a value was read
Any field	null when not printed or not applicable - values are never guessed

Review example

```

{
  "status": "needs_review",
  "validation": {
    "status": "review_required",
    "missing_important_fields": [
      "premium.total_premium"
    ],
    "warnings": [
      "premium_total_mismatch"
    ],
    "errors": []
  }
}

```

```
}  
}
```

Evidence item

```
{  
  "field": "vehicle.engine_number",  
  "value": "ABC12345",  
  "page": 1,  
  "source_text": "Engine No: ABC12345",  
  "source_type": "native_text"  
}
```

6. Motor schema (policy_category: motor)

Two-wheeler, private car, commercial and electric vehicles. Cover type: package, standalone_od, third_party, bundled, liability_only. IDV, OD premium, NCB and add-ons are only expected where the cover includes own damage.

Example result

```
{
  "schema_version": "2.0",
  "document": {
    "policy_category": "motor",
    "vehicle_category": "private_car",
    "document_type": "policy_schedule_and_certificate",
    "cover_type": "package",
    "page_count": 3
  },
  "insurer": {
    "name": "Sample General Insurance"
  },
  "policy": {
    "policy_number": "MTR-2026-000123",
    "start_date": "2026-09-01",
    "end_date": "2027-08-31"
  },
  "insured": {
    "name": "Rohan Sharma",
    "address": {
      "city": "Bengaluru",
      "state": "Karnataka"
    }
  },
  "vehicle": {
    "registration_number": "KA01AB1234",
    "make": "Sample Motors",
    "model": "Sample SUV",
    "manufacturing_year": 2025,
    "fuel_type": "Petrol",
    "idv": {
      "vehicle": 850000,
      "total": 850000
    }
  },
  "coverage": {
    "own_damage": true,
    "third_party_liability": true,
    "personal_accident_owner_driver": {
      "covered": true,
      "sum_insured": 1500000,
      "premium": 375
    }
  },
  "premium": {
    "own_damage": {
      "total": 9120
    },
    "third_party": {
      "total": 3791
    },
    "net_premium": 12911,
    "tax": {
      "total": 2324
    },
    "total_premium": 15235,
    "currency": "INR"
  },
  "ncb": {
    "applicable": true,
    "percent": 20
  },
  "addons": [
    {
      "name": "Zero Depreciation",

```

```

        "normalized_code": "zero_dep",
        "selected": true,
        "premium": 1450
    }
],
"validation": {
    "status": "passed",
    "missing_important_fields": [],
    "warnings": [],
    "errors": []
}
}

```

All fields

Field	Type
schema_version	"2.0"
document.policy_category	"motor"
document.vehicle_category	one of: two_wheeler, private_car, commercial_vehicle, miscellaneous_vehicle, electric_vehicle, unknown
document.document_type	one of: policy_schedule, certificate, policy_schedule_and_certificate, proposal_transcript, unknown
document.cover_type	one of: package, standalone_od, third_party, bundled, liability_only, unknown
document.page_count	number or null
document.language	text or null
insurer.name	text or null
insurer.normalized_name	text or null
insurer.branch_name	text or null
insurer.branch_address	text or null
insurer.irda_registration_number	text or null
insurer.uin	text or null
policy.policy_number	text or null
policy.certificate_number	text or null
policy.proposal_number	text or null
policy.cover_note_number	text or null
policy.issue_date	date (YYYY-MM-DD) or null
policy.start_date	date (YYYY-MM-DD) or null
policy.end_date	date (YYYY-MM-DD) or null
policy.business_type	text or null
policy.policy_variant	text or null
policy.geographical_area	text or null
policy.tax_invoice_number	text or null
insured.name	text or null
insured.customer_id	text or null
insured.insured_id	text or null
insured.address.full_address	text or null
insured.address.city	text or null
insured.address.district	text or null
insured.address.state	text or null
insured.address.postal_code	text or null
insured.address.country	number or null

Field	Type
insured.mobile	text or null
insured.email	text or null
insured.gstin	text or null
insured.ckyc_number	text or null
intermediary.name	text or null
intermediary.code	text or null
intermediary.type	one of: broker, agent, posp, corporate_agent, direct, other, unknown
intermediary.contact_number	text or null
intermediary.email	text or null
intermediary.posp.name	text or null
intermediary.posp.code	text or null
vehicle.registration_number	text or null
vehicle.registration_date	date (YYYY-MM-DD) or null
vehicle.registration_place	text or null
vehicle.rto	text or null
vehicle.make	text or null
vehicle.model	text or null
vehicle.variant	text or null
vehicle.body_type	text or null
vehicle.colour	text or null
vehicle.manufacturing_year	number or null
vehicle.manufacturing_month	number or null
vehicle.fuel_type	text or null
vehicle.engine_number	text or null
vehicle.chassis_number	text or null
vehicle.cubic_capacity_cc	number or null
vehicle.horse_power	number or null
vehicle.wattage	number or null
vehicle.seating_capacity	number or null
vehicle.idv.vehicle	number or null
vehicle.idv.electrical_accessories	number or null
vehicle.idv.non_electrical_accessories	number or null
vehicle.idv.cng_lpg_kit	number or null
vehicle.idv.trailer	number or null
vehicle.idv.total	number or null
vehicle.electric.battery_number	text or null
vehicle.electric.motor_number	text or null
vehicle.electric.charger_number	text or null
vehicle.electric.battery_count	number or null
vehicle.electric.charger_count	number or null
vehicle.electric.battery_cost	number or null
vehicle.electric.battery_manufacturer	text or null
vehicle.electric.battery_included_in_ex_showroom_price	true/false or null
commercial	text or null

Field	Type
commercial	object or null (commercial vehicles only): vehicle_class, usage, gross_vehicle_weight_kg, carrying_capacity, passenger_carrying_capacity, permit {number, type, start_date, end_date}, trailers[] {registration_number, manufacturing_year, chassis_number, idv}
financier.is_financed	true/false or null
financier.agreement_type	one of: hypothecation, lease, hire_purchase, other, unknown
financier.name	text or null
financier.address	text or null
previous_policy.insurer_name	text or null
previous_policy.policy_number	text or null
previous_policy.cover_type	text or null
previous_policy.start_date	date (YYYY-MM-DD) or null
previous_policy.expiry_date	date (YYYY-MM-DD) or null
previous_policy.claim_made	true/false or null
previous_policy.number_of_claims	number or null
previous_policy.claim_amount	number or null
previous_policy.ncb_percent	number or null
related_policies.third_party_policy	text or null
related_policies.personal_accident_policy	text or null
coverage.periods.own_damage	true/false or null
coverage.periods.third_party	text or null
coverage.periods.personal_accident_owner_driver	text or null
coverage.own_damage	true/false or null
coverage.third_party_liability	true/false or null
coverage.personal_accident_owner_driver.covered	true/false or null
coverage.personal_accident_owner_driver.sum_insured	number or null
coverage.personal_accident_owner_driver.premium	number or null
coverage.legal_liability_paid_driver.covered	true/false or null
coverage.legal_liability_paid_driver.premium	number or null
coverage.unnamed_passenger_pa.covered	true/false or null
coverage.unnamed_passenger_pa.sum_insured	number or null
coverage.tppd_limit	number or null
coverage.geographical_extension	text or null
coverage.deductibles.compulsory	number or null
coverage.deductibles.voluntary	number or null
coverage.deductibles.additional	number or null
premium.own_damage.basic	number or null
premium.own_damage.addons	number or null
premium.own_damage.discounts	number or null
premium.own_damage.ncb_discount	number or null
premium.own_damage.total	number or null
premium.third_party.basic	number or null
premium.third_party.legal_liability	number or null
premium.third_party.pa_owner_driver	number or null
premium.third_party.other	number or null

Field	Type
premium.third_party.total	number or null
premium.package_premium	number or null
premium.net_premium	number or null
premium.tax.cgst	number or null
premium.tax.sgst	number or null
premium.tax.igst	number or null
premium.tax.other	number or null
premium.tax.total	number or null
premium.total_premium	number or null
premium.currency	text (default INR)
ncb.applicable	true/false or null
ncb.percent	number or null
ncb.discount_amount	number or null
ncb.previous_ncb_percent	number or null
ncb.claimed_ncb_percent	number or null
validation.status	one of: passed, review_required, failed
validation.missing_important_fields[]	list of text
validation.warnings[]	list of {code, field, message}
validation.errors[]	list of {code, field, message}
addons[].name	text or null
addons[].normalized_code	text or null
addons[].selected	true/false or null
addons[].sum_insured	number or null
addons[].premium	number or null
nominees[].name	text or null
nominees[].age	number or null
nominees[].relationship	text or null
nominees[].claim_share_percent	number or null
nominees[].mobile	text or null
nominees[].email	text or null
nominees[].appointee.name	text or null
nominees[].appointee.relationship_to_nominee	text or null
endorsements[].code	text or null
endorsements[].description	text or null
evidence[].field	text or null
evidence[].value	text, number or null
evidence[].page	number or null
evidence[].source_text	text or null
evidence[].source_type	one of: native_text, ocr, vision

7. Health schema (policy_category: health)

Individual, family floater, group, top-up and super top-up. Floater sum insured stays at policy level; deductible only for top-up products.

Example result

```
{
  "schema_version": "1.0",
  "policy_category": "health",
  "document": {
    "document_type": "policy_schedule",
    "product_subtype": "family_floater",
    "page_count": 12
  },
  "insurer": {
    "name": "Sample Health Insurance"
  },
  "policy": {
    "policy_number": "HLT-000-123456",
    "product_name": "Sample Secure",
    "start_date": "2026-04-01",
    "end_date": "2027-03-31"
  },
  "policyholder": {
    "name": "Asha Rao"
  },
  "insured_members": [
    {
      "name": "Asha Rao",
      "relationship_to_policyholder": "self",
      "date_of_birth": "1984-05-25",
      "age": 42,
      "gender": "female",
      "sum_insured": null
    },
    {
      "name": "Vikram Rao",
      "relationship_to_policyholder": "spouse",
      "date_of_birth": null,
      "age": 44,
      "gender": "male",
      "sum_insured": null
    }
  ],
  "coverage": {
    "sum_insured_type": "floater",
    "base_sum_insured": 1000000,
    "deductible": null
  },
  "waiting_periods": {
    "initial": {
      "duration": 0,
      "unit": "days"
    },
    "pre_existing_disease": {
      "duration": 36,
      "unit": "months"
    }
  },
  "premium": {
    "net_premium": null,
    "tax": null,
    "total_premium": 24780
  },
  "nominees": [],
  "evidence": [
    {
      "field": "coverage.base_sum_insured",
      "value": "10,00,000",
      "page": 1,
      "source_text": "Sum Insured: 10,00,000"
    }
  ],
}
```

```

    "validation": {
      "status": "passed",
      "missing_important_fields": [],
      "warnings": [],
      "errors": []
    }
  }
}

```

All fields

Field	Type
document.document_type	one of: policy_schedule, policy_document, policy_schedule_and_certificate, proposal_transcript, customer_information_sheet, premium_receipt, premium_paid_certificate, policy_statement, risk_assumption_letter, unknown or null
document.product_subtype	one of: individual, family_floater, group, top_up, super_top_up, benefit_policy, unknown or null
insurer.name	text or null
insurer.uin	text or null
insurer.branch_name	text or null
policy.policy_number	text or null
policy.product_name	text or null
policy.issue_date	date (YYYY-MM-DD) or null
policy.start_date	date (YYYY-MM-DD) or null
policy.end_date	date (YYYY-MM-DD) or null
policy.policy_term.value	number or null
policy.policy_term.unit	one of: days, months, years or null
policy.business_type	one of: new, renewal, portability, unknown or null
policyholder.name	text or null
policyholder.date_of_birth	date (YYYY-MM-DD) or null
policyholder.address	text or null
policyholder.mobile	text or null
policyholder.email	text or null
insured_members[].name	text or null
insured_members[].relationship_to_policyholder	text or null
insured_members[].date_of_birth	date (YYYY-MM-DD) or null
insured_members[].age	number or null
insured_members[].gender	text or null
insured_members[].sum_insured	number or null
coverage.base_sum_insured	number or null
coverage.sum_insured_type	one of: individual, floater, unknown or null
coverage.deductible	number or null
room_rent.limit_type	one of: no_limit, amount_per_day, percentage_of_sum_insured, percentage_with_cap, room_category, unknown or null
room_rent.percentage_of_sum_insured	number or null
room_rent.amount_per_day	number or null
room_rent.room_category	text or null
icu.limit_type	one of: no_limit, amount_per_day, percentage_of_sum_insured, percentage_with_cap, room_category, unknown or null
icu.percentage_of_sum_insured	number or null

Field	Type
icu.amount_per_day	number or null
icu.room_category	text or null
copay.applicable	true/false or null
copay.percentage	number or null
waiting_periods.initial.duration	number or null
waiting_periods.initial.unit	one of: days, months, years or null
waiting_periods.pre_existing_disease.duration	number or null
waiting_periods.pre_existing_disease.unit	one of: days, months, years or null
waiting_periods.specified_diseases.duration	number or null
waiting_periods.specified_diseases.unit	one of: days, months, years or null
restoration.available	true/false or null
restoration.percentage	number or null
restoration.times_per_policy_year	number or null
cumulative_bonus.applicable	true/false or null
cumulative_bonus.percentage	number or null
cumulative_bonus.amount	number or null
premium.base_premium	number or null
premium.addons_premium	number or null
premium.discount	number or null
premium.net_premium	number or null
premium.cgst	number or null
premium.sgst	number or null
premium.igst	number or null
premium.other_tax	number or null
premium.total_tax	number or null
premium.total_premium	number or null
premium.frequency	one of: single, annual, half_yearly, quarterly, monthly, unknown or null
nominees[].name	text or null
nominees[].relationship	text or null
nominees[].age	number or null
nominees[].allocation_percent	number or null
previous_policy.insurer	text or null
previous_policy.policy_number	text or null
previous_policy.start_date	date (YYYY-MM-DD) or null
previous_policy.end_date	date (YYYY-MM-DD) or null
previous_policy.portability	true/false or null
intermediary.name	text or null
intermediary.code	text or null
intermediary.type	text or null
intermediary.contact_number	text or null
intermediary.email	text or null
evidence[].field	text or null
evidence[].value	text or null
evidence[].page	number or null

Field	Type
evidence[].source_text	text or null
conflicts[]	list of text

8. Life schema (policy_category: life)

Term, endowment, ULIP and other plans. Policyholder, life assured and nominee are separate; basic sum assured is separate from riders.

Example result

```
{
  "schema_version": "1.0",
  "policy_category": "life",
  "document": {
    "document_type": "proposal_transcript",
    "product_type": "ulip",
    "linked": "linked",
    "participating": null,
    "page_count": 8
  },
  "insurer": {
    "name": "Sample Life Insurance"
  },
  "product": {
    "name": "Sample Wealth Plan"
  },
  "policy": {
    "policy_number": null,
    "proposal_number": "PR0001234",
    "issue_date": null,
    "maturity_date": null
  },
  "policyholder": {
    "name": "Asha Rao",
    "date_of_birth": "1984-05-25"
  },
  "life_assured": {
    "name": "Asha Rao",
    "date_of_birth": "1984-05-25"
  },
  "sum_assured": {
    "basic_sum_assured": 5000000,
    "death_sum_assured": null,
    "maturity_sum_assured": null
  },
  "death_benefit": {
    "amount": null,
    "benefit_type": "Lump Sum"
  },
  "riders": [],
  "nominees": [],
  "validation": {
    "status": "passed",
    "missing_important_fields": [],
    "warnings": [],
    "errors": []
  }
}
```

All fields

Field	Type
document.document_type	one of: policy_schedule, policy_document, policy_schedule_and_certificate, proposal_transcript, customer_information_sheet, premium_receipt, premium_paid_certificate, policy_statement, risk_assumption_letter, unknown or null
document.product_type	one of: term, whole_life, endowment, money_back, savings, guaranteed_return, ulip, pension, annuity, child_plan, unknown or null
document.linked	one of: linked, non_linked, unknown or null
document.participating	one of: participating, non_participating, unknown or null

Field	Type
insurer.name	text or null
insurer.uin	text or null
insurer.branch_name	text or null
product.name	text or null
product.uin	text or null
product.plan_code	text or null
policy.policy_number	text or null
policy.proposal_number	text or null
policy.status	text or null
policy.issue_date	date (YYYY-MM-DD) or null
policy.commencement_date	date (YYYY-MM-DD) or null
policy.risk_commencement_date	date (YYYY-MM-DD) or null
policy.maturity_date	date (YYYY-MM-DD) or null
policy.last_premium_due_date	date (YYYY-MM-DD) or null
policy.next_premium_due_date	date (YYYY-MM-DD) or null
policy.policy_term.value	number or null
policy.policy_term.unit	one of: days, months, years or null
policy.premium_paying_term.value	number or null
policy.premium_paying_term.unit	one of: days, months, years or null
policyholder.name	text or null
policyholder.date_of_birth	date (YYYY-MM-DD) or null
policyholder.address	text or null
policyholder.mobile	text or null
policyholder.email	text or null
life_assured.name	text or null
life_assured.date_of_birth	date (YYYY-MM-DD) or null
life_assured.age	number or null
life_assured.gender	text or null
premium.base_premium	number or null
premium.annualized_premium	number or null
premium.modal_premium	number or null
premium.installment_premium	number or null
premium.rider_premium	number or null
premium.extra_premium	number or null
premium.tax	number or null
premium.total_payable	number or null
premium.frequency	one of: single, annual, half_yearly, quarterly, monthly, unknown or null
premium.premium_payment_type	one of: regular, limited, single, unknown or null
premium.total_premiums_paid	number or null
premium.receipt_number	text or null
premium.receipt_date	date (YYYY-MM-DD) or null
premium.financial_year	text or null
sum_assured.basic_sum_assured	number or null
sum_assured.death_sum_assured	number or null

Field	Type
sum_assured.maturity_sum_assured	number or null
death_benefit.amount	number or null
death_benefit.benefit_type	text or null
death_benefit.installment_option	text or null
maturity.amount	number or null
maturity.guaranteed_maturity_benefit	number or null
maturity.return_of_premium	true/false or null
survival_income.amount	number or null
survival_income.frequency	one of: single, annual, half_yearly, quarterly, monthly, unknown or null
survival_income.start_date	date (YYYY-MM-DD) or null
annuity.annuity_amount	number or null
annuity.annuity_frequency	one of: single, annual, half_yearly, quarterly, monthly, unknown or null
annuity.annuity_option	text or null
annuity.purchase_price	number or null
annuity.annuitant	text or null
annuity.joint_annuitant	text or null
annuity.return_of_purchase_price	true/false or null
ulip.fund_value	number or null
ulip.units	number or null
ulip.nav	number or null
ulip.funds[].name	text or null
ulip.funds[].allocation_percent	number or null
ulip.funds[].units	number or null
ulip.funds[].nav	number or null
ulip.funds[].value	number or null
riders[].name	text or null
riders[].sum_assured	number or null
riders[].premium	number or null
riders[].status	text or null
nominees[].name	text or null
nominees[].relationship	text or null
nominees[].age	number or null
nominees[].allocation_percent	number or null
assignment.assigned	true/false or null
assignment.assignee	text or null
intermediary.name	text or null
intermediary.code	text or null
intermediary.type	text or null
intermediary.contact_number	text or null
intermediary.email	text or null
evidence[].field	text or null
evidence[].value	text or null
evidence[].page	number or null

Field	Type
evidence[].source_text	text or null
conflicts[]	list of text

9. Travel schema (policy_category: travel)

Single trip, multi trip and student travel; per-benefit coverage with sum insured and deductible.

Example result

```
{
  "schema_version": "1.0",
  "policy_category": "travel",
  "document": {
    "document_type": "policy_schedule",
    "product_subtype": "single_trip",
    "page_count": 4
  },
  "insurer": {
    "name": "Sample General Insurance"
  },
  "policy": {
    "policy_number": "TRV-2026-000451",
    "start_date": "2026-10-01",
    "end_date": "2026-10-15"
  },
  "travelers": [
    {
      "name": "Asha Rao",
      "date_of_birth": "1984-05-25",
      "passport_number": null
    }
  ],
  "trip": {
    "travel_type": "single_trip",
    "trip_start_date": "2026-10-01",
    "trip_end_date": "2026-10-15",
    "destinations": [
      "France",
      "Italy"
    ]
  },
  "coverage": {
    "medical_expenses": {
      "covered": true,
      "sum_insured": 50000,
      "deductible": 100
    },
    "trip_cancellation": {
      "covered": false,
      "sum_insured": null
    }
  },
  "premium": {
    "total_premium": 3120,
    "currency": "INR"
  },
  "validation": {
    "status": "passed",
    "missing_important_fields": [],
    "warnings": [],
    "errors": []
  }
}
```

All fields

Field	Type
document.document_type	one of: policy_schedule, policy_document, policy_schedule_and_certificate, proposal_transcript, customer_information_sheet, premium_receipt, premium_paid_certificate, policy_statement, risk_assumption_letter, unknown or null

Field	Type
document.product_subtype	one of: single_trip, multi_trip, student_travel, senior_citizen_travel, domestic_travel, international_travel, corporate_travel, unknown or null
document.language	text or null
insurer.name	text or null
insurer.normalized_name	text or null
insurer.uin	text or null
insurer.branch_name	text or null
policy.policy_number	text or null
policy.proposal_number	text or null
policy.issue_date	date (YYYY-MM-DD) or null
policy.start_date	date (YYYY-MM-DD) or null
policy.end_date	date (YYYY-MM-DD) or null
policy.product_name	text or null
policy.business_type	text or null
policyholder.name	text or null
policyholder.address	text or null
policyholder.mobile	text or null
policyholder.email	text or null
travelers[].name	text or null
travelers[].relationship_to_policyholder	text or null
travelers[].date_of_birth	date (YYYY-MM-DD) or null
travelers[].age	number or null
travelers[].gender	text or null
travelers[].passport_number	text or null
travelers[].nationality	text or null
trip.travel_type	one of: single_trip, multi_trip, student_travel, senior_citizen_travel, domestic_travel, international_travel, corporate_travel, unknown or null
trip.trip_start_date	date (YYYY-MM-DD) or null
trip.trip_end_date	date (YYYY-MM-DD) or null
trip.origin	text or null
trip.destinations[]	list of text
trip.coverage_area	text or null
trip.purpose_of_travel	text or null
trip.trip_duration_days	number or null
coverage.medical_expenses.covered	true/false or null
coverage.medical_expenses.sum_insured	number or null
coverage.medical_expenses.deductible	number or null
coverage.emergency_medical_evacuation.covered	true/false or null
coverage.emergency_medical_evacuation.sum_insured	number or null
coverage.repatriation_of_mortal_remains.covered	true/false or null
coverage.repatriation_of_mortal_remains.sum_insured	number or null
coverage.personal_accident.covered	true/false or null
coverage.personal_accident.sum_insured	number or null
coverage.trip_cancellation.covered	true/false or null

Field	Type
coverage.trip_cancellation.sum_insured	number or null
coverage.trip_interruption.covered	true/false or null
coverage.trip_interruption.sum_insured	number or null
coverage.travel_delay.covered	true/false or null
coverage.travel_delay.sum_insured	number or null
coverage.travel_delay.waiting_hours	number or null
coverage.baggage_loss.covered	true/false or null
coverage.baggage_loss.sum_insured	number or null
coverage.baggage_delay.covered	true/false or null
coverage.baggage_delay.sum_insured	number or null
coverage.baggage_delay.waiting_hours	number or null
coverage.passport_loss.covered	true/false or null
coverage.passport_loss.sum_insured	number or null
coverage.personal_liability.covered	true/false or null
coverage.personal_liability.sum_insured	number or null
coverage.hospital_daily_cash.covered	true/false or null
coverage.hospital_daily_cash.amount_per_day	number or null
coverage.hospital_daily_cash.maximum_days	number or null
premium.base_premium	number or null
premium.addons_premium	number or null
premium.discount	number or null
premium.net_premium	number or null
premium.cgst	number or null
premium.sgst	number or null
premium.igst	number or null
premium.other_tax	number or null
premium.total_tax	number or null
premium.total_premium	number or null
premium.currency	text or null
nominees[].name	text or null
nominees[].relationship	text or null
nominees[].age	number or null
nominees[].allocation_percent	number or null
assistance_provider.name	text or null
assistance_provider.contact_number	text or null
assistance_provider.email	text or null
intermediary.name	text or null
intermediary.code	text or null
intermediary.type	text or null
intermediary.contact_number	text or null
intermediary.email	text or null
conflicts[]	list of text
evidence[].field	text or null
evidence[].value	text or null

Field	Type
evidence[].page	number or null
evidence[].source_text	text or null

10. Personal Accident schema (policy_category: personal_accident)

Individual and group PA: accidental death, permanent total/partial disability and temporary total disability.

Example result

```
{
  "schema_version": "1.0",
  "policy_category": "personal_accident",
  "document": {
    "document_type": "policy_schedule",
    "product_subtype": "individual_pa",
    "page_count": 3
  },
  "insurer": {
    "name": "Sample General Insurance"
  },
  "policy": {
    "policy_number": "PA-2026-001122",
    "start_date": "2026-04-01",
    "end_date": "2027-03-31"
  },
  "insured_person": {
    "name": "Asha Rao",
    "occupation": "Engineer",
    "occupation_class": "1"
  },
  "coverage": {
    "base_sum_insured": 1000000,
    "accidental_death": {
      "covered": true,
      "sum_insured": 1000000
    },
    "permanent_total_disability": {
      "covered": true,
      "sum_insured": 1000000,
      "percentage": 100
    },
    "temporary_total_disability": {
      "covered": false,
      "weekly_benefit": null,
      "maximum_weeks": null
    }
  },
  "premium": {
    "total_premium": 1180
  },
  "validation": {
    "status": "passed",
    "missing_important_fields": [],
    "warnings": [],
    "errors": []
  }
}
```

All fields

Field	Type
document.document_type	one of: policy_schedule, policy_document, policy_schedule_and_certificate, proposal_transcript, customer_information_sheet, premium_receipt, premium_paid_certificate, policy_statement, risk_assumption_letter, unknown or null
document.product_subtype	one of: individual_pa, family_pa, group_pa, student_pa, employee_pa, travel_pa, unknown or null
document.language	text or null
insurer.name	text or null
insurer.normalized_name	text or null

Field	Type
insurer.uin	text or null
insurer.branch_name	text or null
policy.policy_number	text or null
policy.proposal_number	text or null
policy.issue_date	date (YYYY-MM-DD) or null
policy.start_date	date (YYYY-MM-DD) or null
policy.end_date	date (YYYY-MM-DD) or null
policy.product_name	text or null
policy.business_type	text or null
policyholder.name	text or null
policyholder.address	text or null
policyholder.mobile	text or null
policyholder.email	text or null
insured_person.name	text or null
insured_person.date_of_birth	date (YYYY-MM-DD) or null
insured_person.age	number or null
insured_person.gender	text or null
insured_person.occupation	text or null
insured_person.occupation_class	text or null
coverage.base_sum_insured	number or null
coverage.accidental_death.covered	true/false or null
coverage.accidental_death.sum_insured	number or null
coverage.permanent_total_disability.covered	true/false or null
coverage.permanent_total_disability.sum_insured	number or null
coverage.permanent_total_disability.percentage	number or null
coverage.permanent_partial_disability.covered	true/false or null
coverage.permanent_partial_disability.sum_insured	number or null
coverage.permanent_partial_disability.percentage	number or null
coverage.temporary_total_disability.covered	true/false or null
coverage.temporary_total_disability.weekly_benefit	number or null
coverage.temporary_total_disability.maximum_weeks	number or null
coverage.medical_expenses.covered	true/false or null
coverage.medical_expenses.sum_insured	number or null
coverage.hospital_daily_cash.covered	true/false or null
coverage.hospital_daily_cash.amount_per_day	number or null
coverage.hospital_daily_cash.maximum_days	number or null
coverage.education_benefit.covered	true/false or null
coverage.education_benefit.sum_insured	number or null
coverage.ambulance.covered	true/false or null
coverage.ambulance.sum_insured	number or null
coverage.repatriation.covered	true/false or null
coverage.repatriation.sum_insured	number or null
coverage.fracture_benefit.covered	true/false or null
coverage.fracture_benefit.sum_insured	number or null

Field	Type
coverage.burns_benefit.covered	true/false or null
coverage.burns_benefit.sum_insured	number or null
premium.base_premium	number or null
premium.addons_premium	number or null
premium.discount	number or null
premium.net_premium	number or null
premium.cgst	number or null
premium.sgst	number or null
premium.igst	number or null
premium.other_tax	number or null
premium.total_tax	number or null
premium.total_premium	number or null
premium.currency	text or null
nominees[].name	text or null
nominees[].relationship	text or null
nominees[].age	number or null
nominees[].allocation_percent	number or null
intermediary.name	text or null
intermediary.code	text or null
intermediary.type	text or null
intermediary.contact_number	text or null
intermediary.email	text or null
conflicts[]	list of text
evidence[].field	text or null
evidence[].value	text or null
evidence[].page	number or null
evidence[].source_text	text or null

11. Errors

Field	Type
401 invalid_api_key	Key missing, wrong or revoked
402 usage_limit_exceeded	Monthly allowance used; includes plan, limit, used and reset date
400 invalid_request	Bad file, type or form data
404 not_found	Extraction not in your workspace
unsupported_policy_type	Document is not Motor, Health, Life, Travel or Personal Accident

12. Security

Use keys only on your server, never in browsers or mobile apps. Use Test keys in development and Live keys in production. Revoke any exposed key and create a new one.