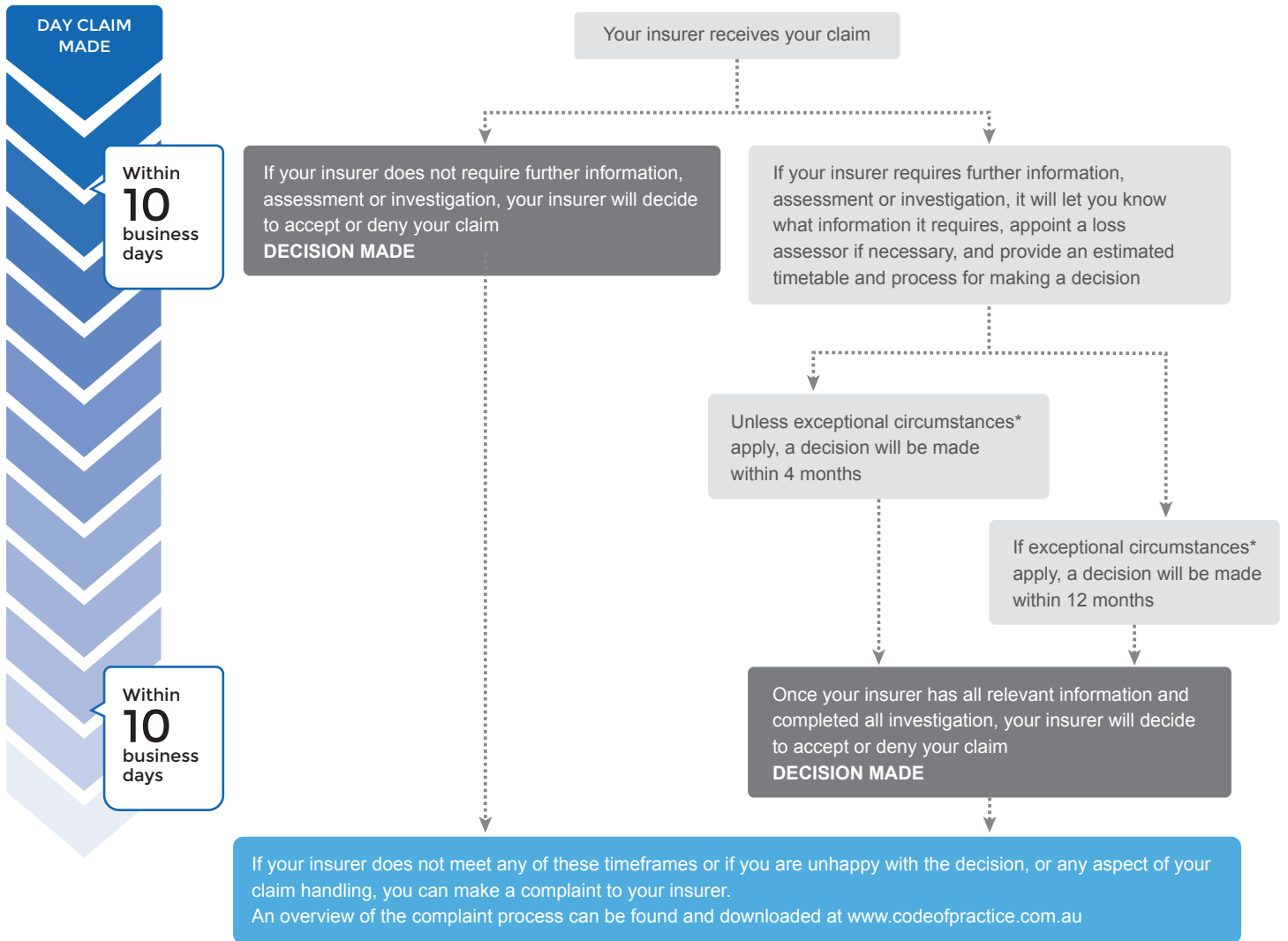


# THE CLAIMS PROCESS



## \*exceptional circumstances means:

- your claim arises from an extraordinary catastrophe
- your insurer suspects the claim is fraudulent
- you fail to respond to your insurer's inquiries
- your insurer has difficulty communicating with you due to circumstances beyond its control
- you request a delay