

Reverse Mortgage Programme - Level of Monthly Payout and Maximum Lump-Sum Payout Amount at Closing

A. Floating Rate¹

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
55	\$2,300	\$2,570	\$2,940	\$1,740	\$1,970	\$2,200	\$1,470	\$1,650	\$1,880	\$1,150	\$1,330	\$1,510	\$188,480	\$213,620	\$244,750
56	\$2,390	\$2,660	\$3,030	\$1,790	\$2,020	\$2,300	\$1,560	\$1,740	\$1,930	\$1,190	\$1,380	\$1,560	\$195,640	\$221,400	\$253,200
57	\$2,480	\$2,760	\$3,120	\$1,840	\$2,110	\$2,390	\$1,610	\$1,790	\$2,020	\$1,240	\$1,420	\$1,650	\$203,040	\$229,520	\$261,970
58	\$2,570	\$2,850	\$3,220	\$1,930	\$2,200	\$2,480	\$1,650	\$1,840	\$2,070	\$1,280	\$1,470	\$1,700	\$210,690	\$237,800	\$270,920
59	\$2,660	\$2,940	\$3,310	\$2,020	\$2,250	\$2,530	\$1,700	\$1,880	\$2,110	\$1,380	\$1,560	\$1,740	\$218,600	\$246,410	\$280,020
60	\$2,760	\$3,030	\$3,400	\$2,070	\$2,300	\$2,570	\$1,740	\$1,930	\$2,200	\$1,420	\$1,650	\$1,840	\$226,760	\$255,350	\$289,460
61	\$2,820	\$3,180	\$3,540	\$2,090	\$2,360	\$2,630	\$1,820	\$2,000	\$2,270	\$1,450	\$1,680	\$1,910	\$232,650	\$261,580	\$295,980
62	\$2,910	\$3,270	\$3,640	\$2,180	\$2,450	\$2,730	\$1,910	\$2,090	\$2,320	\$1,540	\$1,720	\$2,000	\$241,260	\$270,920	\$305,810
63	\$3,000	\$3,360	\$3,730	\$2,270	\$2,540	\$2,820	\$1,950	\$2,180	\$2,360	\$1,590	\$1,820	\$2,090	\$250,160	\$280,420	\$315,970
64	\$3,090	\$3,450	\$3,820	\$2,360	\$2,630	\$2,910	\$2,000	\$2,270	\$2,450	\$1,630	\$1,910	\$2,180	\$259,340	\$290,250	\$326,280
65	\$3,270	\$3,640	\$4,000	\$2,450	\$2,730	\$3,000	\$2,090	\$2,320	\$2,540	\$1,720	\$2,000	\$2,270	\$268,810	\$300,400	\$336,930
66	\$3,330	\$3,690	\$4,050	\$2,520	\$2,790	\$3,060	\$2,160	\$2,340	\$2,610	\$1,800	\$2,070	\$2,340	\$275,510	\$307,470	\$344,080
67	\$3,420	\$3,780	\$4,230	\$2,610	\$2,880	\$3,150	\$2,200	\$2,430	\$2,700	\$1,890	\$2,160	\$2,430	\$285,460	\$318,000	\$355,100

¹ The Monthly Payout and the Maximum Lump-Sum Payout Amount at Closing under the floating-rate mortgage plan are calculated at the latest Hong Kong Prime Rate minus 2% p.a. The floating interest rate and the Hong Kong Prime Rate will be determined by the Insurer and the HKMC from time to time respectively.

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10- year Payment Term			Monthly Payout for 15- year Payment Term			Monthly Payout for 20- year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three- Person	Two- Person	One- Person	Three- Person	Two- Person	One- Person	Three- Person	Two- Person	One- Person	Three- Person	Two- Person	One- Person	Three- Person	Two- Person	One- Person
68	\$3,600	\$3,960	\$4,320	\$2,700	\$2,970	\$3,240	\$2,250	\$2,520	\$2,790	\$1,980	\$2,250	\$2,520	\$295,680	\$328,860	\$366,440
69	\$3,690	\$4,050	\$4,410	\$2,790	\$3,060	\$3,330	\$2,340	\$2,610	\$2,880	\$2,070	\$2,340	\$2,700	\$306,220	\$340,030	\$378,100
70	\$3,780	\$4,140	\$4,590	\$2,880	\$3,150	\$3,420	\$2,430	\$2,700	\$2,970	\$2,160	\$2,520	\$2,790	\$317,050	\$351,540	\$389,930
71	\$3,960	\$4,320	\$4,680	\$2,970	\$3,240	\$3,600	\$2,520	\$2,790	\$3,060	\$2,340	\$2,610	\$2,970	\$328,150	\$363,360	\$402,080
72	\$4,050	\$4,410	\$4,860	\$3,060	\$3,330	\$3,690	\$2,610	\$2,880	\$3,240	\$2,430	\$2,700	\$3,060	\$339,570	\$375,350	\$414,550
73	\$4,230	\$4,590	\$4,950	\$3,150	\$3,510	\$3,780	\$2,700	\$2,970	\$3,330	\$2,520	\$2,880	\$3,240	\$351,290	\$387,660	\$427,030
74	\$4,320	\$4,770	\$5,130	\$3,330	\$3,600	\$3,870	\$2,790	\$3,150	\$3,510	\$2,700	\$3,060	\$3,420	\$363,310	\$400,140	\$439,990
75	\$4,500	\$4,860	\$5,220	\$3,420	\$3,690	\$4,050	\$2,970	\$3,240	\$3,690	\$2,790	\$3,150	\$3,600	\$375,620	\$413,100	\$453,110
76	\$4,530	\$4,980	\$5,340	\$3,470	\$3,730	\$4,090	\$3,020	\$3,380	\$3,820	\$2,930	\$3,290	\$3,730	\$383,920	\$421,480	\$461,210
77	\$4,660	\$5,010	\$5,450	\$3,520	\$3,870	\$4,220	\$3,080	\$3,520	\$3,960	\$2,990	\$3,430	\$3,870	\$392,230	\$429,730	\$469,330
78	\$4,780	\$5,130	\$5,480	\$3,560	\$3,910	\$4,350	\$3,210	\$3,650	\$4,080	\$3,130	\$3,560	\$4,000	\$400,500	\$438,010	\$477,160
79	\$4,810	\$5,240	\$5,590	\$3,690	\$4,040	\$4,470	\$3,350	\$3,780	\$4,300	\$3,260	\$3,690	\$4,210	\$408,760	\$446,280	\$484,980
80	\$4,930	\$5,270	\$5,690	\$3,740	\$4,160	\$4,670	\$3,480	\$3,910	\$4,500	\$3,400	\$3,820	\$4,420	\$416,990	\$454,250	\$492,660
81	\$5,100	\$5,440	\$5,860	\$3,910	\$4,330	\$4,840	\$3,650	\$4,160	\$4,760	\$3,570	\$4,080	\$4,670	\$430,150	\$467,720	\$506,120
82	\$5,180	\$5,610	\$6,030	\$4,080	\$4,590	\$5,180	\$3,910	\$4,420	\$5,100	\$3,820	\$4,330	\$5,010	\$443,580	\$481,330	\$519,740
83	\$5,350	\$5,780	\$6,200	\$4,250	\$4,760	\$5,440	\$4,160	\$4,670	\$5,350	\$4,080	\$4,590	\$5,270	\$457,210	\$495,100	\$533,200
84	\$5,520	\$5,950	\$6,460	\$4,500	\$5,100	\$5,780	\$4,420	\$5,010	\$5,690	\$4,330	\$4,930	\$5,610	\$470,990	\$509,030	\$546,970
85	\$5,690	\$6,120	\$6,710	\$4,760	\$5,350	\$6,200	\$4,670	\$5,270	\$6,120	\$4,590	\$5,180	\$6,030	\$484,990	\$522,950	\$560,740
86	\$5,860	\$6,370	\$7,050	\$5,010	\$5,780	\$6,630	\$4,930	\$5,690	\$6,540	\$4,840	\$5,610	\$6,460	\$499,090	\$537,030	\$574,360

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10- year Payment Term			Monthly Payout for 15- year Payment Term			Monthly Payout for 20- year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three- Person	Two- Person	One- Person	Three- Person	Two- Person	One- Person	Three- Person	Two- Person	One- Person	Three- Person	Two- Person	One- Person	Three- Person	Two- Person	One- Person
87	\$6,030	\$6,630	\$7,480	\$5,350	\$6,200	\$7,140	\$5,270	\$6,120	\$7,050	\$5,180	\$6,030	\$6,970	\$513,280	\$550,950	\$588,130
88	\$6,290	\$6,970	\$7,900	\$5,780	\$6,630	\$7,650	\$5,690	\$6,540	\$7,560	\$5,610	\$6,460	\$7,480	\$527,660	\$565,020	\$601,590
89	\$6,540	\$7,390	\$8,410	\$6,200	\$7,140	\$8,240	\$6,120	\$7,050	\$8,160	\$6,030	\$6,970	\$8,070	\$542,000	\$578,790	\$615,210
90	\$6,880	\$7,820	\$9,010	\$6,630	\$7,650	\$8,920	\$6,540	\$7,560	\$8,840	\$6,460	\$7,480	\$8,750	\$556,470	\$593,640	\$628,980
91	\$7,050	\$7,900	\$9,090	\$6,880	\$7,730	\$9,010	\$6,840	\$7,650	\$8,920	\$6,800	\$7,560	\$8,840	\$570,890	\$607,710	\$642,440
92	\$7,140	\$7,990	\$9,260	\$6,970	\$7,820	\$9,180	\$6,880	\$7,730	\$9,090	\$6,840	\$7,650	\$9,010	\$585,420	\$621,790	\$655,600
93	\$7,220	\$8,070	\$9,350	\$7,050	\$7,900	\$9,260	\$6,970	\$7,820	\$9,180	\$6,880	\$7,730	\$9,090	\$599,990	\$635,710	\$668,610
94	\$7,310	\$8,160	\$9,520	\$7,140	\$7,990	\$9,430	\$7,050	\$7,900	\$9,350	\$6,970	\$7,820	\$9,260	\$614,800	\$649,630	\$681,460
95	\$7,390	\$8,240	\$9,600	\$7,220	\$8,070	\$9,520	\$7,140	\$7,990	\$9,430	\$7,050	\$7,900	\$9,350	\$630,150	\$664,020	\$694,310
96	\$7,480	\$8,330	\$9,770	\$7,310	\$8,160	\$9,690	\$7,220	\$8,070	\$9,600	\$7,140	\$7,990	\$9,520	\$645,870	\$678,700	\$707,160
97	\$7,560	\$8,410	\$9,860	\$7,390	\$8,240	\$9,770	\$7,310	\$8,160	\$9,690	\$7,220	\$8,070	\$9,600	\$660,560	\$695,380	\$721,540
98	\$7,600	\$8,500	\$10,030	\$7,480	\$8,330	\$9,940	\$7,390	\$8,240	\$9,860	\$7,310	\$8,160	\$9,770	\$673,410	\$710,370	\$735,930
99	\$7,650	\$8,580	\$10,200	\$7,560	\$8,410	\$10,110	\$7,480	\$8,330	\$10,030	\$7,390	\$8,240	\$9,940	\$684,360	\$722,310	\$750,460
100	\$7,730	\$8,670	\$10,370	\$7,650	\$8,500	\$10,280	\$7,560	\$8,410	\$10,200	\$7,480	\$8,330	\$10,110	\$692,770	\$730,720	\$760,250

B. Fixed Rate²

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
55	\$2,410	\$2,700	\$3,090	\$1,830	\$2,070	\$2,310	\$1,540	\$1,730	\$1,970	\$1,200	\$1,390	\$1,590	\$197,910	\$224,300	\$256,990
56	\$2,510	\$2,790	\$3,180	\$1,870	\$2,120	\$2,410	\$1,630	\$1,830	\$2,020	\$1,250	\$1,440	\$1,630	\$205,420	\$232,470	\$265,860
57	\$2,600	\$2,890	\$3,280	\$1,930	\$2,210	\$2,510	\$1,680	\$1,870	\$2,120	\$1,290	\$1,490	\$1,730	\$213,190	\$240,990	\$275,070
58	\$2,700	\$2,990	\$3,370	\$2,020	\$2,310	\$2,600	\$1,730	\$1,930	\$2,170	\$1,340	\$1,540	\$1,780	\$221,230	\$249,680	\$284,460
59	\$2,790	\$3,090	\$3,470	\$2,120	\$2,360	\$2,640	\$1,780	\$1,970	\$2,210	\$1,440	\$1,630	\$1,830	\$229,530	\$258,730	\$294,020
60	\$2,890	\$3,180	\$3,560	\$2,170	\$2,410	\$2,700	\$1,830	\$2,020	\$2,310	\$1,490	\$1,730	\$1,930	\$238,090	\$268,110	\$303,940
61	\$2,950	\$3,330	\$3,720	\$2,190	\$2,480	\$2,760	\$1,910	\$2,100	\$2,380	\$1,520	\$1,760	\$2,000	\$244,280	\$274,660	\$310,780
62	\$3,050	\$3,430	\$3,820	\$2,290	\$2,570	\$2,860	\$2,000	\$2,190	\$2,420	\$1,610	\$1,810	\$2,100	\$253,320	\$284,460	\$321,100
63	\$3,140	\$3,530	\$3,910	\$2,380	\$2,670	\$2,950	\$2,040	\$2,290	\$2,480	\$1,660	\$1,910	\$2,190	\$262,670	\$294,430	\$331,760
64	\$3,240	\$3,630	\$4,010	\$2,480	\$2,760	\$3,050	\$2,100	\$2,380	\$2,570	\$1,710	\$2,000	\$2,290	\$272,290	\$304,750	\$342,590
65	\$3,430	\$3,820	\$4,200	\$2,570	\$2,860	\$3,140	\$2,190	\$2,420	\$2,670	\$1,810	\$2,100	\$2,380	\$282,250	\$315,420	\$353,780
66	\$3,490	\$3,870	\$4,240	\$2,640	\$2,920	\$3,210	\$2,260	\$2,450	\$2,730	\$1,890	\$2,160	\$2,450	\$289,280	\$322,840	\$361,280
67	\$3,590	\$3,960	\$4,430	\$2,730	\$3,020	\$3,300	\$2,310	\$2,540	\$2,830	\$1,980	\$2,260	\$2,540	\$299,720	\$333,900	\$372,850
68	\$3,780	\$4,150	\$4,530	\$2,830	\$3,110	\$3,400	\$2,350	\$2,640	\$2,920	\$2,070	\$2,350	\$2,640	\$310,460	\$345,300	\$384,750
69	\$3,870	\$4,240	\$4,620	\$2,920	\$3,210	\$3,490	\$2,450	\$2,730	\$3,020	\$2,160	\$2,450	\$2,830	\$321,530	\$357,030	\$397,000

² The Monthly Payout and the Maximum Lump-Sum Payout Amount at Closing under the fixed-rate mortgage plan are calculated at 4.5% p.a. for the first 30 years and the latest Hong Kong Prime Rate minus 2% p.a. thereafter. The fixed interest rate and the Hong Kong Prime Rate will be determined by the Insurer and the HKMC from time to time respectively.

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
70	\$3,960	\$4,340	\$4,810	\$3,020	\$3,300	\$3,590	\$2,540	\$2,830	\$3,110	\$2,260	\$2,640	\$2,920	\$332,900	\$369,110	\$409,420
71	\$4,150	\$4,530	\$4,910	\$3,110	\$3,400	\$3,780	\$2,640	\$2,920	\$3,210	\$2,450	\$2,730	\$3,110	\$344,560	\$381,520	\$422,180
72	\$4,240	\$4,620	\$5,100	\$3,210	\$3,490	\$3,870	\$2,730	\$3,020	\$3,400	\$2,540	\$2,830	\$3,210	\$356,540	\$394,110	\$435,280
73	\$4,430	\$4,810	\$5,190	\$3,300	\$3,680	\$3,960	\$2,830	\$3,110	\$3,490	\$2,640	\$3,020	\$3,400	\$368,850	\$407,040	\$448,380
74	\$4,530	\$5,000	\$5,380	\$3,490	\$3,780	\$4,050	\$2,920	\$3,300	\$3,680	\$2,830	\$3,210	\$3,590	\$381,470	\$420,140	\$461,980
75	\$4,720	\$5,100	\$5,480	\$3,590	\$3,870	\$4,240	\$3,110	\$3,400	\$3,870	\$2,920	\$3,300	\$3,780	\$394,390	\$433,750	\$475,760
76	\$4,760	\$5,230	\$5,590	\$3,640	\$3,920	\$4,280	\$3,170	\$3,550	\$4,000	\$3,070	\$3,450	\$3,910	\$403,110	\$442,550	\$483,670
77	\$4,890	\$5,260	\$5,700	\$3,690	\$4,060	\$4,410	\$3,220	\$3,690	\$4,140	\$3,140	\$3,590	\$4,040	\$411,840	\$451,220	\$491,260
78	\$5,010	\$5,370	\$5,720	\$3,740	\$4,090	\$4,540	\$3,370	\$3,820	\$4,260	\$3,280	\$3,730	\$4,170	\$420,520	\$459,290	\$498,400
79	\$5,050	\$5,480	\$5,820	\$3,870	\$4,220	\$4,660	\$3,510	\$3,950	\$4,480	\$3,430	\$3,870	\$4,390	\$429,200	\$467,060	\$505,840
80	\$5,150	\$5,490	\$5,920	\$3,910	\$4,340	\$4,860	\$3,640	\$4,080	\$4,680	\$3,560	\$3,980	\$4,590	\$436,920	\$474,370	\$512,940
81	\$5,320	\$5,660	\$6,090	\$4,080	\$4,510	\$5,030	\$3,810	\$4,340	\$4,930	\$3,730	\$4,250	\$4,850	\$449,820	\$487,840	\$525,930
82	\$5,410	\$5,830	\$6,250	\$4,250	\$4,770	\$5,370	\$4,080	\$4,590	\$5,280	\$3,990	\$4,510	\$5,200	\$463,730	\$501,240	\$539,170
83	\$5,580	\$6,000	\$6,410	\$4,430	\$4,940	\$5,620	\$4,340	\$4,850	\$5,540	\$4,250	\$4,760	\$5,440	\$477,440	\$514,600	\$551,920
84	\$5,750	\$6,170	\$6,670	\$4,690	\$5,280	\$5,960	\$4,600	\$5,200	\$5,880	\$4,510	\$5,100	\$5,780	\$491,010	\$528,300	\$565,080
85	\$5,920	\$6,330	\$6,910	\$4,940	\$5,540	\$6,390	\$4,860	\$5,450	\$6,300	\$4,760	\$5,360	\$6,220	\$504,610	\$541,530	\$578,280
86	\$6,080	\$6,580	\$7,250	\$5,200	\$5,970	\$6,810	\$5,110	\$5,880	\$6,730	\$5,020	\$5,790	\$6,640	\$518,140	\$555,300	\$591,200
87	\$6,240	\$6,840	\$7,680	\$5,550	\$6,400	\$7,330	\$5,450	\$6,310	\$7,240	\$5,370	\$6,220	\$7,150	\$532,060	\$568,710	\$604,280
88	\$6,510	\$7,170	\$8,100	\$5,980	\$6,820	\$7,840	\$5,890	\$6,740	\$7,750	\$5,800	\$6,650	\$7,660	\$546,390	\$582,150	\$616,980

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
89	\$6,760	\$7,590	\$8,610	\$6,400	\$7,340	\$8,440	\$6,320	\$7,250	\$8,340	\$6,230	\$7,160	\$8,260	\$560,460	\$595,330	\$629,850
90	\$7,100	\$8,020	\$9,200	\$6,840	\$7,850	\$9,120	\$6,740	\$7,760	\$9,020	\$6,660	\$7,670	\$8,940	\$574,530	\$609,520	\$642,880
91	\$7,260	\$8,090	\$9,270	\$7,080	\$7,910	\$9,180	\$7,040	\$7,820	\$9,100	\$7,000	\$7,740	\$9,010	\$588,220	\$622,150	\$655,300
92	\$7,320	\$8,140	\$9,420	\$7,150	\$7,970	\$9,340	\$7,060	\$7,870	\$9,250	\$7,020	\$7,790	\$9,160	\$601,220	\$634,060	\$667,250
93	\$7,410	\$8,240	\$9,480	\$7,230	\$8,070	\$9,400	\$7,140	\$7,990	\$9,310	\$7,060	\$7,900	\$9,220	\$615,690	\$649,740	\$678,560
94	\$7,480	\$8,330	\$9,630	\$7,310	\$8,150	\$9,550	\$7,220	\$8,060	\$9,460	\$7,140	\$7,980	\$9,380	\$630,300	\$663,290	\$690,290
95	\$7,570	\$8,400	\$9,740	\$7,390	\$8,220	\$9,650	\$7,310	\$8,140	\$9,570	\$7,220	\$8,050	\$9,480	\$645,400	\$677,210	\$704,670
96	\$7,650	\$8,480	\$9,900	\$7,470	\$8,300	\$9,810	\$7,380	\$8,210	\$9,730	\$7,300	\$8,130	\$9,640	\$660,740	\$691,330	\$716,880
97	\$7,720	\$8,550	\$9,970	\$7,540	\$8,380	\$9,890	\$7,460	\$8,290	\$9,800	\$7,370	\$8,210	\$9,720	\$674,950	\$707,370	\$730,710
98	\$7,760	\$8,620	\$10,140	\$7,620	\$8,450	\$10,050	\$7,530	\$8,370	\$9,970	\$7,450	\$8,280	\$9,880	\$687,080	\$721,600	\$744,600
99	\$7,780	\$8,700	\$10,310	\$7,700	\$8,530	\$10,220	\$7,610	\$8,440	\$10,140	\$7,530	\$8,350	\$10,040	\$697,050	\$732,610	\$758,780
100	\$7,800	\$8,770	\$10,470	\$7,710	\$8,600	\$10,380	\$7,630	\$8,510	\$10,300	\$7,540	\$8,430	\$10,210	\$699,380	\$739,930	\$768,070

Note: Borrowers aged over 100 should contact the Insured for the respective Monthly Payout for different Payment Terms and the Maximum Lump-Sum Payout Amount at Closing, and the Insured should contact the Insurer for details.