

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

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
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
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	\$2,530	\$2,830	\$3,230	\$1,920	\$2,170	\$2,420	\$1,610	\$1,820	\$2,070	\$1,260	\$1,460	\$1,660	\$207,330	\$234,980	\$269,220
56	\$2,630	\$2,930	\$3,330	\$1,960	\$2,220	\$2,530	\$1,710	\$1,920	\$2,120	\$1,310	\$1,510	\$1,710	\$215,200	\$243,540	\$278,520
57	\$2,730	\$3,030	\$3,440	\$2,020	\$2,320	\$2,630	\$1,760	\$1,960	\$2,220	\$1,350	\$1,560	\$1,820	\$223,340	\$252,460	\$288,170
58	\$2,830	\$3,130	\$3,540	\$2,120	\$2,420	\$2,730	\$1,820	\$2,020	\$2,270	\$1,410	\$1,610	\$1,860	\$231,760	\$261,570	\$298,000
59	\$2,930	\$3,230	\$3,640	\$2,220	\$2,470	\$2,770	\$1,860	\$2,070	\$2,320	\$1,510	\$1,710	\$1,920	\$240,460	\$271,050	\$308,020
60	\$3,030	\$3,330	\$3,740	\$2,270	\$2,530	\$2,830	\$1,920	\$2,120	\$2,420	\$1,560	\$1,810	\$2,020	\$249,430	\$280,880	\$318,410
61	\$3,100	\$3,500	\$3,900	\$2,300	\$2,600	\$2,900	\$2,000	\$2,200	\$2,500	\$1,600	\$1,840	\$2,100	\$255,910	\$287,740	\$325,570
62	\$3,200	\$3,600	\$4,000	\$2,400	\$2,700	\$3,000	\$2,100	\$2,300	\$2,540	\$1,690	\$1,900	\$2,200	\$265,390	\$298,010	\$336,390
63	\$3,300	\$3,700	\$4,100	\$2,500	\$2,800	\$3,100	\$2,140	\$2,400	\$2,600	\$1,740	\$2,000	\$2,300	\$275,180	\$308,460	\$347,560
64	\$3,400	\$3,800	\$4,200	\$2,600	\$2,900	\$3,200	\$2,200	\$2,500	\$2,700	\$1,800	\$2,100	\$2,400	\$285,260	\$319,270	\$358,910
65	\$3,600	\$4,000	\$4,400	\$2,700	\$3,000	\$3,300	\$2,300	\$2,540	\$2,800	\$1,900	\$2,200	\$2,500	\$295,690	\$330,440	\$370,620
66	\$3,660	\$4,050	\$4,450	\$2,770	\$3,060	\$3,360	\$2,370	\$2,570	\$2,870	\$1,980	\$2,270	\$2,570	\$303,060	\$338,220	\$378,490
67	\$3,760	\$4,150	\$4,650	\$2,870	\$3,160	\$3,460	\$2,420	\$2,670	\$2,970	\$2,070	\$2,370	\$2,670	\$314,000	\$349,800	\$390,600

² The Monthly Payout and the Maximum Lump-Sum Payout Amount at Closing under the fixed-rate mortgage plan are calculated at 4% 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
68	\$3,960	\$4,350	\$4,750	\$2,970	\$3,260	\$3,560	\$2,470	\$2,770	\$3,060	\$2,170	\$2,470	\$2,770	\$325,250	\$361,740	\$403,080
69	\$4,050	\$4,450	\$4,850	\$3,060	\$3,360	\$3,660	\$2,570	\$2,870	\$3,160	\$2,270	\$2,570	\$2,970	\$336,840	\$374,040	\$415,910
70	\$4,150	\$4,550	\$5,040	\$3,160	\$3,460	\$3,760	\$2,670	\$2,970	\$3,260	\$2,370	\$2,770	\$3,070	\$348,750	\$386,690	\$428,920
71	\$4,350	\$4,750	\$5,140	\$3,260	\$3,560	\$3,960	\$2,770	\$3,060	\$3,360	\$2,570	\$2,870	\$3,260	\$360,970	\$399,690	\$442,280
72	\$4,450	\$4,850	\$5,340	\$3,360	\$3,660	\$4,050	\$2,870	\$3,160	\$3,560	\$2,670	\$2,970	\$3,360	\$373,520	\$412,880	\$456,010
73	\$4,650	\$5,040	\$5,440	\$3,460	\$3,860	\$4,150	\$2,970	\$3,260	\$3,660	\$2,770	\$3,160	\$3,560	\$386,420	\$426,420	\$469,720
74	\$4,750	\$5,240	\$5,640	\$3,660	\$3,960	\$4,250	\$3,060	\$3,460	\$3,860	\$2,970	\$3,360	\$3,760	\$399,630	\$440,150	\$483,980
75	\$4,940	\$5,340	\$5,740	\$3,760	\$4,050	\$4,450	\$3,260	\$3,560	\$4,050	\$3,060	\$3,460	\$3,960	\$413,180	\$454,410	\$498,420
76	\$4,990	\$5,470	\$5,860	\$3,810	\$4,110	\$4,490	\$3,320	\$3,720	\$4,200	\$3,230	\$3,620	\$4,100	\$422,310	\$463,620	\$507,110
77	\$5,130	\$5,510	\$5,950	\$3,870	\$4,250	\$4,620	\$3,380	\$3,870	\$4,320	\$3,290	\$3,770	\$4,230	\$431,450	\$472,700	\$514,100
78	\$5,250	\$5,630	\$5,990	\$3,920	\$4,290	\$4,740	\$3,540	\$4,010	\$4,450	\$3,440	\$3,910	\$4,350	\$440,550	\$481,570	\$520,490
79	\$5,290	\$5,720	\$6,070	\$4,060	\$4,420	\$4,850	\$3,680	\$4,130	\$4,660	\$3,590	\$4,040	\$4,570	\$449,640	\$488,810	\$527,450
80	\$5,400	\$5,760	\$6,170	\$4,100	\$4,530	\$5,060	\$3,820	\$4,250	\$4,870	\$3,730	\$4,160	\$4,780	\$457,810	\$495,380	\$533,900
81	\$5,570	\$5,910	\$6,320	\$4,270	\$4,700	\$5,220	\$3,990	\$4,530	\$5,130	\$3,900	\$4,430	\$5,040	\$470,420	\$508,810	\$546,350
82	\$5,660	\$6,070	\$6,480	\$4,450	\$4,970	\$5,570	\$4,260	\$4,780	\$5,480	\$4,170	\$4,690	\$5,380	\$484,740	\$521,900	\$559,150
83	\$5,830	\$6,230	\$6,630	\$4,630	\$5,130	\$5,820	\$4,530	\$5,040	\$5,720	\$4,440	\$4,950	\$5,640	\$498,480	\$534,800	\$571,140
84	\$6,000	\$6,400	\$6,880	\$4,880	\$5,490	\$6,160	\$4,800	\$5,390	\$6,060	\$4,700	\$5,300	\$5,980	\$511,790	\$548,190	\$583,660
85	\$6,160	\$6,550	\$7,130	\$5,150	\$5,730	\$6,590	\$5,050	\$5,640	\$6,500	\$4,960	\$5,550	\$6,400	\$524,930	\$560,670	\$596,200

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
86	\$6,310	\$6,800	\$7,470	\$5,390	\$6,170	\$7,020	\$5,300	\$6,080	\$6,920	\$5,210	\$5,990	\$6,840	\$537,770	\$574,060	\$608,370
87	\$6,470	\$7,050	\$7,880	\$5,740	\$6,600	\$7,530	\$5,660	\$6,510	\$7,440	\$5,560	\$6,420	\$7,350	\$551,400	\$586,890	\$620,720
88	\$6,740	\$7,390	\$8,300	\$6,180	\$7,020	\$8,040	\$6,100	\$6,940	\$7,940	\$6,000	\$6,850	\$7,860	\$565,590	\$599,650	\$632,630
89	\$6,980	\$7,820	\$8,810	\$6,630	\$7,540	\$8,630	\$6,530	\$7,450	\$8,550	\$6,440	\$7,360	\$8,450	\$579,260	\$612,170	\$644,710
90	\$7,330	\$8,230	\$9,400	\$7,060	\$8,050	\$9,310	\$6,970	\$7,960	\$9,230	\$6,870	\$7,870	\$9,130	\$592,930	\$625,620	\$656,930
91	\$7,480	\$8,270	\$9,460	\$7,300	\$8,100	\$9,360	\$7,250	\$8,010	\$9,280	\$7,200	\$7,920	\$9,180	\$605,830	\$636,890	\$668,320
92	\$7,530	\$8,350	\$9,580	\$7,360	\$8,170	\$9,500	\$7,270	\$8,080	\$9,410	\$7,220	\$7,990	\$9,320	\$618,790	\$650,380	\$678,970
93	\$7,590	\$8,420	\$9,660	\$7,420	\$8,240	\$9,570	\$7,330	\$8,160	\$9,480	\$7,240	\$8,060	\$9,400	\$631,730	\$663,610	\$691,330
94	\$7,670	\$8,500	\$9,800	\$7,490	\$8,320	\$9,720	\$7,410	\$8,230	\$9,630	\$7,310	\$8,150	\$9,540	\$646,150	\$677,220	\$702,580
95	\$7,750	\$8,560	\$9,880	\$7,570	\$8,390	\$9,800	\$7,480	\$8,300	\$9,710	\$7,390	\$8,210	\$9,630	\$660,970	\$690,670	\$715,180
96	\$7,820	\$8,630	\$10,030	\$7,650	\$8,460	\$9,950	\$7,550	\$8,370	\$9,860	\$7,470	\$8,280	\$9,780	\$675,940	\$704,230	\$726,750
97	\$7,890	\$8,700	\$10,100	\$7,710	\$8,520	\$10,020	\$7,620	\$8,440	\$9,930	\$7,530	\$8,350	\$9,840	\$689,610	\$719,590	\$740,000
98	\$7,910	\$8,760	\$10,260	\$7,780	\$8,590	\$10,170	\$7,690	\$8,500	\$10,080	\$7,600	\$8,410	\$10,000	\$700,960	\$732,980	\$753,400
99	\$7,930	\$8,830	\$10,420	\$7,840	\$8,650	\$10,330	\$7,750	\$8,560	\$10,250	\$7,660	\$8,470	\$10,160	\$709,920	\$743,070	\$767,190
100	\$7,990	\$8,880	\$10,580	\$7,890	\$8,710	\$10,490	\$7,810	\$8,620	\$10,400	\$7,720	\$8,530	\$10,310	\$715,820	\$749,240	\$775,970

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.