

INSURANCE PRODUCT SUMMARY AND FACT SHEET

Summary of Coverages included with your
American Express Cobalt™ Card

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Royal & Sun Alliance Company of Canada

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Chubb Life Insurance Company of Canada

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INSURANCE PRODUCT SUMMARY

Summary of Coverages included with your American Express Cobalt™ Card

Insurer: Royal & Sun Alliance Insurance Company of Canada 18 York St., Suite 800 Toronto, Ontario M5J 2T8 AMF Register – Insurer’s client no.: 2001291200	INSURER CUSTOMER SERVICE HELPLINE Toll-free: 1-800-243-0198 Collect: 905-475-4822
Distributor: Amex Bank of Canada 2225 Sheppard Avenue East, Suite 100 Toronto, Ontario M2J 5C2	AMEX CUSTOMER SERVICE 1-800-869-3016
Autorité des marchés financiers: Place de la Cité, tour Cominar 2640 boulevard Laurier, 4e étage Québec (Québec) G1V 5C1	Québec City: 418-525-0337 Montreal: 514-395-0337 Toll-Free: 1-877-525-0337 Fax: 418-525-9512 Website: www.lautorite.gc.ca

What is the purpose of this document?

This document is a summary of the insurance coverages included with your Amex Card. It has been provided to help you decide if these coverages meet your needs. **This is not a Certificate of Insurance. The information contained within this summary is not exhaustive. Please refer to the Certificate of Insurance for complete details.**

Misrepresentation and Concealment

Any information that you misrepresent, misstate or conceal, or that is incomplete, may result in cancellation of the insurance or denial of a claim.

Out-of-Province/Country Emergency Medical Insurance

What is this insurance for?

Emergency Medical Insurance can cover some of your expenses if you become unexpectedly ill or are injured while you are travelling outside of your province. Coverage is available for:

- the first **15 days** of your trip, including the day you leave and the day you return.
- an unlimited number of trips but you must return to your province between trips.
- eligible expenses, such as a hospital room, services of doctors and private registered nurses, medical tests, prescriptions, ambulance services and airfare home.

Refer to the **Certificate of Insurance** for the full list of eligible expenses.

Important limits on this insurance:

- maximum coverage is \$5 million CAD per trip for each insured person.
- it is only available for amounts not covered by your government health insurance or other insurance.

Summary of key conditions

Who can be insured? <ul style="list-style-type: none"> You can be covered if you are a holder of an American Express Cobalt™ Card, under the age of 65 and a Canadian resident covered by your government health insurance while you are travelling outside your province. Coverage is available to the Cardmember, the Cardmember’s spouse and dependent children, whether you travel together or not. Refer to the definition of “dependent children” in the Certificate of Insurance to determine if your child is considered a dependent. 	When does coverage start and end? <ul style="list-style-type: none"> Coverage starts the date you leave your province. Coverage ends when you have been outside of your province for longer than 15 days or when you return to your province, whichever occurs first.
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In case of emergency while travelling

Some treatments **require pre-approval** by the insurer to be covered. You must call the insurer **before receiving treatment**, otherwise your benefits may be limited. We will provide you with instructions on how to file a claim. You must submit your claim to the insurer **within 90 days** of the date the service was provided.

What is not covered?

We will not pay any expenses associated with the following:	
Health problems <ul style="list-style-type: none"> any injuries or health problems you may have that were not stable in the 90 days before leaving on your trip. Refer to the pre-existing condition exclusion and the definition of 	Government travel advisory <ul style="list-style-type: none"> expenses related to an accident or illness that occurs while you are travelling in a region or country that the Canadian Government had advised against visiting before your trip

“Stable” in the Certificate of Insurance to determine how this exclusion may affect your coverage and how it relates to your departure date.

Pregnancy and childbirth

- routine pre-natal care, your pregnancy or the birth and delivery of your child occurring in the 9 weeks before or after your expected delivery date. **Note that a child born during a trip, even if born outside of the 9 weeks before or after the expected delivery date, will not be covered during the trip.**

begins. If the travel advisory is issued **after** you leave on your trip, coverage will be limited to 10 days from the time the travel advisory or formal notice was issued.

General exclusions

- your participation in certain sports, activities or risky behaviour; committing or attempting to commit an illegal act or criminal act;
- abuse of medication, drugs or alcohol or a medical condition resulting from chronic use of alcohol or drugs;
- taking a trip to receive medical care or services or travelling against medical advice.

Refer to the Certificate of Insurance for the full list of exclusions and to determine how they may affect your coverage.

Flight and Baggage Delay and Hotel Burglary Insurance

What is this insurance for?

Flight and Baggage Delay and Hotel Burglary Insurance can reimburse some of your expenses if you miss your flight, your flight is delayed or you are denied boarding, your baggage is delayed or if your hotel room is broken into.

Missed or delayed flight benefits

- If your connecting flight is delayed and no other transportation is available **within 4 hours**, we will reimburse your reasonable living expenses **within 48 hours** of exiting the airplane.
- If your flight is delayed or you are denied boarding due to overbooking and no other transportation is available **within 4 hours**, we will reimburse your reasonable living expenses **within 48 hours** of the delay or denied boarding.

Baggage delay benefits

- If your checked baggage is delayed by **6 hours or more**, we will reimburse you up to the benefit maximum for the purchase of necessary clothing and toiletries.

Hotel burglary benefits

- If your hotel room is broken into while you are a registered guest, we will reimburse you for the loss of your personal items.

Important limits on this insurance:

- maximum coverage is \$500 CAD per incident for flight and baggage delay.
- maximum coverage is \$500 CAD per incident for hotel burglary.
- it is only available for amounts not covered by other insurance.

Summary of key conditions

Who can be insured?

- Coverage is available if you are a holder of an **American Express Cobalt™ Card** and you are a Canadian resident.
- Coverage is available to the Cardmember, the Cardmember's spouse, and dependent children, whether you travel together or not. **Refer to the definition of “dependent children” in the Certificate of Insurance to determine if your child is considered a dependent.**

When does coverage start and end?

Flight and Baggage Delay

- Coverage starts when the full fare for your airline ticket is charged in advance to your Card.
- Coverage ends when you return to your place of residence.

Hotel Burglary

- Coverage starts when the full price of your accommodation is reserved, booked and charged to your Card.
- Coverage ends when you return to your place of residence.

For this insurance to apply, you must pay the full cost of the airline ticket or the cost of accommodations with your Card or by using points under the Card reward program, when applicable taxes have been charged to the Card.

For assistance or to file a claim

We will provide you with instructions on how to file a claim. You should provide the insurer with written notice **within 30 days** of the incident. You must provide the insurer with supporting documents for your claim as soon as reasonably possible after reporting the incident.

What is not covered?

We will not pay any expenses associated with the following:

- Alternate travel arrangements made by you such as taxi, limo, bus or purchasing an airline ticket;
- Baggage delay when you are on a flight returning to your place of residence.

Lost or Stolen Baggage Insurance

What is this insurance for?

Lost or Stolen Baggage Insurance provides coverage if your baggage is damaged, lost or stolen while checked-in or carried on board a flight.

Important limits on this insurance:

- coverage for any one occurrence is \$500 CAD for all insured persons. This includes no more than \$300 CAD for jewellery and \$250 CAD for golf clubs (including golf bags).
- it is only available for amounts not covered by other insurance.

Summary of key conditions

Who can be insured?

- Coverage is available if you are a holder of an **American Express Cobalt™ Card** and you are a Canadian resident.
- Coverage is available to the Cardmember, the Cardmember's spouse, and dependent children, whether you travel together or not. **Refer to the definition of "dependent children" in the Certificate of Insurance to determine if your child is considered a dependent.**

When does coverage start and end?

- Coverage starts when your baggage has been checked-in with the airline or when you carry your baggage when you board your flight.
- Coverage ends when your checked-in baggage is unloaded in the terminal, or when you leave the aircraft with your carry-on baggage.

For this insurance to apply, you must pay the full cost of the airline ticket with your Card or by using points under the Card reward program, when applicable taxes have been charged to the Card.

For assistance or to file a claim

We will provide you with instructions on how to file a claim. You should provide the insurer with written notice **within 30 days** of the incident. You must provide the insurer with supporting documents for your claim as soon as reasonably possible after reporting the incident.

What is not covered?

We will not pay any expenses associated with the following:

- Loss or damage to contact lenses, eyeglasses, sunglasses, artificial teeth or limbs, electronics, sports equipment, animals and furs;
- Cash, tickets, valuable paper and documents.

Car Rental Theft and Damage Insurance

What is this insurance for?

Car Rental Theft and Damage Insurance provides coverage for theft, loss or damage to a rental car. Coverage is available for:

- rental cars having a **maximum Manufacturer's Suggested Retail Price of up to \$85,000 CAD.**
- only one car rental at a time and for a maximum rental period of 48 consecutive days. When the rental period exceeds 48 days, there will be no coverage under this insurance including the first 48 days.

Important limits on this insurance:

- it only covers up to the actual cash value of the damaged or stolen rental car.
- it is only available for amounts not covered by the rental agency.

Summary of key conditions

Who can be insured?

- Coverage is available if you are a holder of an **American Express Cobalt™ Card**, a Canadian resident and you have declined similar coverage offered by the car rental company.
- Coverage is available to you and any other person who is legally licensed to drive and has your permission to drive the rental car.

When does coverage start and end?

- Coverage starts when you take control of the rental car.
- Coverage ends when the rental agency takes back control of the rental car.

For this insurance to apply, you must pay for the cost of the car rental in full with your Card or by using points under the Card reward program, when applicable taxes have been charged to the Card. A "free rental" or "free rental days" can also be eligible. **Refer to the terms and conditions of the Certificate of Insurance for full details.**

For assistance or to file a claim

There is no deductible. You must call the insurer **within 48 hours** of the incident and we will provide you with instructions on how to file a claim. You must provide the insurer with supporting documents for your claim **within 45 days** of the incident.

What is not covered?

We will not pay any expenses associated with the following:

- Trucks, pick-up trucks, off-road vehicles, motorcycles, mopeds, motor bikes, recreational vehicles, buses, vans, cargo vans or mini cargo vans (other than mini-vans);
- Vehicles with an MSRP over \$85,000 CAD, excluding taxes;
- Driving while impaired by alcohol or drugs;
- Normal wear and tear or mechanical breakdown or loss, damage or misplacement of keys or remote control devices;
- Personal injury, damage to property or third party liability.

Buyer's Assurance® Protection Plan

What is this insurance for?

Buyer's Assurance Protection Plan can automatically extend the original manufacturer's warranty on a new item of personal property. Coverage is provided for product malfunction, defect or damage covered by the item's original manufacturer's warranty at no additional cost for up to **one additional year** on warranties of five years or less that are valid in Canada or the United States.

Important limits on this insurance:

- maximum coverage is \$10,000 CAD per item, up to a total maximum of \$25,000 CAD per policy year.

- it is only available for amounts not covered by other insurance.

Summary of key conditions

Who can be insured?

- Coverage is available if you are a holder of an **American Express Cobalt™ Card** and you are a Canadian resident.

When does coverage start and end?

- Coverage starts immediately after the original manufacturer's warranty expires.
- Coverage ends one year from the original manufacturer's warranty.

The entire purchase price of an item, including any taxes, must be charged to your Card for this insurance to apply.

For assistance or to file a claim

You must report the claim to the insurer **within 30 days** of the incident. We will provide you with instructions needed to file a claim. You must provide the insurer with supporting documents for your claim within 60 days of the incident or 30 days after our request.

What is not covered?

We will not pay any expenses associated with the following:

Warranties

- Warranties and/or service plan agreements lasting more than 5 years or additional warranties purchased from the manufacturer or other party.

General exclusions

- Any physical damage including damage due to normal wear and tear;
- Improper installation or modification or basic product defects;
- Motorized vehicles and their parts, animals, living plants, jewellery.

Purchase Protection® Plan

What is this insurance for?

Purchase Protection Plan can automatically protect most new personal items if the item is lost, stolen or damaged anywhere in the world. The item will be replaced or repaired, or you will be reimbursed the portion of the purchase price that was charged to your Card.

Important limits on this insurance:

- maximum coverage is \$1,000 CAD per incident.
- it is only available for amounts not covered by other insurance.

Summary of key conditions

Who can be insured?

- Coverage is available if you are a holder of an **American Express Cobalt™ Card** and you are a Canadian resident

When does coverage start and end?

- Coverage starts when you charge at least a portion of the purchase price of the item to your Card.
- Coverage ends 90 days after the date of purchase.

You must charge at least a portion of the purchase price to your Card for this insurance to apply.

For assistance or to file a claim

You must report the incident to us **within 30 days** of the loss, theft or damage. We will provide you with instructions on how to file a claim. You must provide the insurer with supporting documents for your claim as soon as reasonably possible after reporting the incident.

What is not covered?

We will not pay any expenses associated with the following:

Specific items

- Traveller's cheques, any type of currency, cash, tickets;
- Animals, living plants, perishables and consumables such as food or liquor;
- Jewelry or watches stolen from baggage not hand carried by the Cardmember or the Cardmember's travelling companion;
- Motorized vehicles.

General exclusions

- Wear and tear;
- Theft from a motor vehicle, mysterious disappearance or lost items, items left behind;
- Product defects, faulty material or workmanship.

Other conditions and exclusions may apply

THIS IS ONLY A SUMMARY OF THE INSURANCE COVERAGES INCLUDED WITH YOUR AMEX CARD. CONDITIONS AND EXCLUSIONS ARE SET OUT IN FULL DETAIL IN THE [CERTIFICATE OF INSURANCE](#).

Please read it carefully.

How much does it cost?

- The insurance is included with your Card. No separate fees, premiums or expenses will be charged.

What if I change my mind after applying for a Card?

- Contact Amex Bank of Canada (the Distributor) for assistance.

What happens in the event of a dispute?

- We're here to help you, please contact the insurer for support.

You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer. You can learn about our complaints policy or submit a complaint at www.rsagroup.ca/complaint-procedures

These insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada.
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The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Amex Bank of Canada

Name of insurer: Royal & Sun Alliance Insurance Company of Canada

Name of insurance product: American Express Cobalt™ Card



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer: Royal & Sun Alliance Insurance Company of Canada
18 York St., Suite 800
Toronto, Ontario M5J 2T8
AMF Register - Insurer's client no.: 2001291200

INSURANCE PRODUCT SUMMARY

\$250,000 Travel Accident Insurance

Master Group Policy – TMH600135

Summary of Coverages included with your American Express Cobalt™ Card

<p>Insurer: Chubb Life Insurance Company of Canada 199 Bay Street, Suite 2500, P.O. Box 139 Commerce Court West Postal Station Toronto, ON M5L 1E2</p> <p>AMF Register – Insurer’s Number: 2000461714</p>	<p>INSURER CUSTOMER SERVICE HELPLINE 1-877-777-1544</p>
<p>Distributor: Amex Bank of Canada 2225 Sheppard Avenue East, Suite 100 Toronto, Ontario M2J 5C2</p>	<p>AMEX CUSTOMER SERVICE 1-800-869-3016</p>
<p>Autorité des marchés financiers: Place de la Cité, tour Cominar 2640 boulevard Laurier, 4e étage Québec (Québec) G1V 5C1</p>	<p>Québec City: 418 525-0337 Montreal: 514 395-0337 Toll Free: 1 877-525-0337 Fax: 418 525-9512 Website: www.lautorite.qc.ca</p>

What is the purpose of this document?

This Summary has been provided to help you decide if the insurance included with your AMEX Card meets your needs. This is not your Certificate of Insurance. The information contained within this summary is not exhaustive. Please refer to the [Certificate of Insurance](#) for complete details.

What is this insurance for?

Common Carrier Accident Insurance provides coverage for an accidental death or dismemberment resulting from riding as a passenger on a common carrier (land, air or water vehicle). Alternate Transportation Insurance provides coverage for an injury resulting from an accident during a trip while riding as a passenger in or being struck by any conveyance providing alternate transportation for a scheduled flight.

Summary of key conditions

Who can be insured?

- A. a Basic or Supplementary Cardmember who has an American Express Card issued by Amex Bank of Canada ("American Express") in his or her name, or
- B. the Spouse or dependent child under age 23 of such person; and
- C. the American Express Card account is billed in Canada.

TRAVEL INSURANCE COVERAGE

The Insurer will pay the applicable benefit amount if you suffer a Loss from an Injury while coverage is in force under the Policy, but only if such Loss occurs within 100 days after the date of the accident which caused the Injury. In no event will the Insurer pay for more than one Loss sustained as a result of any one accident. The benefit amount paid will be for the greatest Loss.

Common Carrier Benefit:

A benefit is payable under the Policy if you sustain an Injury as a result of an accident which occurs while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance or being struck by such Common Carrier Conveyance on a Covered Trip.

Alternate Transportation Benefit:

A benefit is payable under the Policy if you sustain an Injury as a result of:

1. an accident which occurs on a Covered Trip while riding as a passenger in or boarding or alighting from any conveyance providing alternate transportation for a Scheduled Airline flight which was delayed or rerouted, requiring the carrier which would have operated the flight to arrange for such alternate transportation; or
2. being struck by a conveyance providing alternate transportation for a Scheduled Airline flight.

EXPOSURE AND DISAPPEARANCE

If you are unavoidably exposed to the elements because of an accident on a Covered Trip which results in the disappearance, sinking or wrecking of a Common Carrier Conveyance, and if as a result of such exposure you suffer a Loss for which benefits are otherwise payable under the Policy, such Loss will be covered under the Policy.

If you disappear because of an accident on a Covered Trip which results in the disappearance, sinking or wrecking of a Common Carrier Conveyance, and if your body has not been found within 52 weeks after the date of such accident, it will be presumed, provided there is no evidence to the contrary, that you suffered Loss of life as a result of Injury covered by the Policy.

MAXIMUM INDEMNITY

If you have multiple American Express Cards, the Insurer under the Policy will only pay the highest amount payable under one American Express Card, as stated in "Benefit Amounts", for any one Loss sustained by you as a result of any one accident.

When does coverage start?

1. During a trip taken by you between the point of departure and the final destination as shown on your ticket or verification issued by the Common Carrier Conveyance; and
2. your fare for such trip has been charged to an American Express Card prior to any Injury.

When does coverage end?

The insurance of any Covered Person will terminate:

- (1) on the date the Policy terminates; or
- (2) on the date the person ceases to be a Covered Person under the Policy.

To file a claim

- You must call us as soon as possible after the incident.
- We will provide you with instructions needed to file a claim.
- You must submit your claim to us **within 30 days** of the incident.

FILING A CLAIM

If a Loss occurs, You should contact the Insurer and file a claim. The procedure for filing a claim is detailed on page 3 of the Certificate of Insurance. The time period for the Insurer to pay a claim and the steps You should take should You disagree with the outcome of Your claim, are detailed on page 3 of the Certificate of Insurance. Written notice of claim must be given to the Insurer at Chubb Life Insurance Company of Canada, 199 Bay Street - Suite 2500 P.O. Box 139, Commerce Court Postal Station Toronto, Ontario M5L 1E2 within 30 days after the occurrence of any Loss covered by the Policy, or as soon thereafter as is reasonably possible.

HELPLINE

Canada and
the United
States

1-877-772-
7797 (toll free)

What is not covered?

EXCLUSIONS

The Policy does not cover any Loss caused or contributed to by:

- (1) suicide or intentionally self-inflicted Injury by the Covered Person, or any attempt thereof, while sane or insane;
- (2) war or any act of war, whether declared or undeclared; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval or air forces) in the country where the Injury occurs shall not be deemed an act of war;
- (3) the commission or aiding and abetting in the commission of an offense under the Criminal Code of Canada or the laws of another country, or any attempt thereof, by or on behalf of the Covered Person or his or her beneficiaries;
- (4) Injury sustained while serving as an operator or crew member of any conveyance;
- (5) Injury received while driving, riding as a passenger in, boarding or alighting from a rental vehicle;
- (6) the Covered Person taking any alcohol, drug, medication, gas or poison unless taken as prescribed by a physician;
- (7) directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.

Privacy

You may consult the Insurer's Privacy policy to understand how they collect and use your personal information. You may request to review Your personal information in your file or request to make a correction by writing to: The Privacy Officer; Chubb Life Insurance Company of Canada, 199 Bay Street, Suite 2500, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb Life, visit: <https://www.chubb.com/ca-en/privacy-policy.aspx>

Other conditions and exclusions may apply

Additional conditions and exclusions are described in detail in the Certificate of Insurance.

Please refer to the [Certificate of Insurance](#) for complete terms and conditions.

How much does it cost?

The insurance is included with your AMEX Card. No separate fees, premiums or expenses will be charged.

What if I change my mind after applying for an AMEX Card?

Contact AMEX (the Distributor) for assistance.

What happens in the event of a dispute?

- We're here to help you, please contact us for support.
- You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer.

COMPLAINT TO THE INSURER AND COMPLAINT RESOLUTION PROCESS

To make a complaint and access the Insurer's policy on handling complaints, please click on the following link: <https://www.chubb.com/ca-en/complaint-resolution-process.aspx>

This insurance product is underwritten by Chubb Life Insurance Company of Canada.

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It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Amex Bank of Canada

Name of insurer: Chubb Life Insurance Company of Canada

Name of insurance product: Travel Accident Insurance



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

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The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

A. Helly