

redicovaTM
Cyclone Risk Insurance

User Guides

For Everybody

V2 15012023

Coverholder at

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Before You Start

Important Reminder:

At this time, we need to remind you of our **Imminent Event Exclusion**. **You will not be paid for a claim arising from an imminent event.**

Do not proceed if there's a current cyclone system developing or a cyclone system has been named or about to be named in your region. If this is the case, you are too late.

Go to www.bom.gov.au for the latest weather information. We suggest that you plan well in advance of the next cyclone season.

Before you register and activate your account, we would like to explain the simple logic of our system to you.

Redicova User Portal:

We recommend that you use a computer, laptop or tablet to access our user portal.

Mobile phone screens are too small to view or navigate our system with ease.

Tip:

- Bookmark our URL address for future use.
- Keep your User Name(s) and Password(s) in a safe place. You will need these details each time you login.

User Names and Bank Account Details:

- Each **User Name** is linked to a **Single Bank Account** (see below examples).
- If you have different Bank Accounts for different properties or purposes, you will need to register multiple times, using a different user name each time.
- You can register as many User Names as you need.
- Your User Name can be anything that means something to you.
- **User Names are case sensitive.** If you register your user name as "Samantha", you must log in as Samantha, not SAMANTHA.

Password(s):

You can use the same password for all of your registered User Names if you wish.

Email Address (s):

You can use the same Email Address to receive documentation for all User Names.

Example 1: Single Bank Account | Single User Name

Joe Smith owns three situations that he would like to insure.

His **[1] Home**, his **[2] Business** and a **[3] Residential Unit** in a strata complex.

Joe uses **one bank account for all** of his banking needs. Joe would like all of his claim settlements **deposited to this single account**.

Joe will register **ONCE** only.

Registration Field	Single Registration for all [1, 2 and 3]
First Name	Joe
Surname	Smith
User Name (example)	Joey
Email	joes1959@gmail.com
Password	*****
Retype Password	*****
Bank Account linked to User Name	CBA Savings Account

Example 2: Multiple Bank Accounts | Multiple User Names

Sandy Crown also owns three situations she would like to insure.

Her **[1] Farm**, her **[2] Holiday Home** and a **[3] Commercial Investment Property**.


Sandy holds a **separate bank account for each situation** she would like insured.

Sandy would like her claim settlements deposited into **different bank accounts** for each situation as she likes to keep track of her finances by location.

Sandy will register three different User Names as per the below example to ensure her claim settlements are paid to her preferred bank accounts.

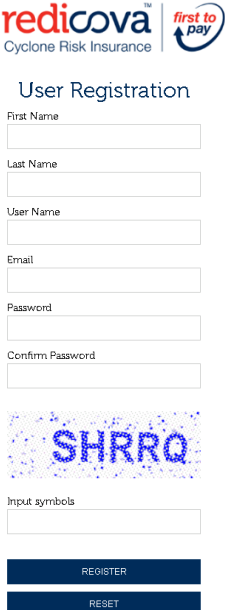

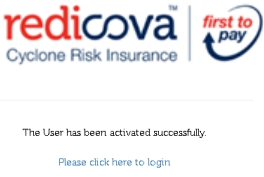
Registration Field	Registration [1]	Registration [2]	Registration [3]
First Name	Sandy	Sandy	Sandy
Surname	Crown	Crown	Crown
User Name (example)	Farm	Holiday Home	Commercial Property
Email	jac1943@gmail.com	jac1943@gmail.com	jac1943@gmail.com
Password	*****	*****	*****
Retype Password	*****	*****	*****
Bank Account linked to User Name	CBA Savings Account	NAB Cheque Account	ANZ Mortgage Account

Here are a few tips we think will help you to use our system.

- Use the  **Information** buttons on each screen to view full explanations for each question.
- If you make a mistake you will receive screen prompts and pop up messages to help you.
- **Mandatory Fields** (questions you must answer) have a * next to them.
- You may need to **scroll down pages** to get to the bottom of each screen. If you can't see a button, keep scrolling.
- **Be patient**, you are new to our system and it might take you a couple of goes to get the hang of it. **Don't give up, we know you can do it.**
- If you want to make sure your transaction has been completed and you are insured, check your **Policy Grid** and make sure the **Status says "On Cover"**.

Register as a Redicova User

Please follow these instructions.

www.redicova.com.au	from our website – click on LOGIN or APPLY NOW buttons
You will be redirected to our user portal.	On the portal landing page click on REGISTER NOW
	<p>You will be presented with the registration screen.</p> <p>Please complete all fields.</p> <ul style="list-style-type: none">▪ First Name – This is your Christian name.▪ Last Name – This is your surname.▪ User Name – this can be anything meaningful to you that you will remember. <p>Tip: make this unique by adding some numbers. You cannot use symbols in this field. For example: If your name is Jane, you may find that “Jane” has already be taken as a user name. You may wish to call yourself Jane456 or Jane000 to avoid using a duplicate user name.</p> <ul style="list-style-type: none">▪ Email – this is your current email address to which we will send all of your correspondence.▪ Password – enter and record your password. <p>Tip: Password should have at least 8 symbols: 1 lower case letter, 1 upper case letter, 1 number</p> <ul style="list-style-type: none">▪ Confirm your password – this must match the previous field.▪ Input symbols – retype the letters presented (this field is case sensitive) <p>Click on REGISTER. If you make a mistake, you can click on the RESET button to start over.</p>
	<p>Check your email inbox. Open and read your Redicova User Activation email. This document as it will assist you to navigate around our system. At the bottom of your email click on the link to our portal using “Click Here to activate your account”</p>
	<p>You are now registered as a user. Click on “Please click here to log in”. You will be redirected to the Redicova landing page to enter your Username and Password.</p>

Your Home page

The screenshot shows the Redicova portal home page. At the top left is the Redicova logo with the tagline 'Cyclone Risk Insurance' and the 'first to pay' logo. To the right of the logo are the links 'Home' and 'Update My Details'. In the top right corner, there is a user profile button labeled 'Barry Bandicoot'. Below the header, a welcome message reads 'Welcome to Redicova Portal Barry Bandicoot' followed by the instruction 'Click on a colored button to begin - CREATE QUOTE | OPEN | SEARCH'. A navigation bar contains 'My Quotes/Policies' and 'My Claims'. The main content area is divided into 'Filters' and 'Search Results'. The 'Search Results' section shows 'No search results found'. On the left, under 'New Quote', there is a 'CREATE QUOTE' button and a form with fields for 'Quote/Policy Reference', 'Transaction Type', 'Status', 'Situation Address', and 'Show Inactive?' (with radio buttons for 'Yes' and 'No'). A 'SEARCH' button is located at the bottom left of the form area. Red arrows point from text annotations to the 'Home' link, the 'CREATE QUOTE' button, and the 'SEARCH' button.



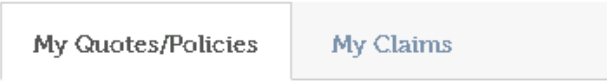
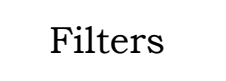



What am I seeing?

Home indicates you are on you main page.

CREATE QUOTE click on this button to begin.

SEARCH Does not work until you complete and save a transaction.

What am I seeing on screen explained

 <p>The image shows the top left corner of the Redicova website. On the left is the Redicova logo with the tagline 'Cyclone Risk Insurance' and a 'first to pay' icon. To the right of the logo are two navigation links: 'Home' and 'Update My Details', both in a light blue color.</p>	<p>On the top left of the screen, next to the Redicova logo you will see Home and Update My Details.</p> <p>The light blue colour indicates <u>where you are</u>.</p> <p>Home – is where all of your transactions will be listed on your policy grid.</p> <p>Update My Details – is where your personal and banking details are stored once entered. This is where you will change your banking details in the future if they change.</p>
 <p>The image shows a red button with a white user icon and the text 'Barry Bandicoot' followed by a small downward arrow.</p>	<p>On the top right of the screen you will see your name, click on this to log out.</p>
 <p>The image shows two navigation tabs. The first tab is 'My Quotes/Policies' and the second tab is 'My Claims'. Both tabs are light grey with dark text.</p>	<p>In the middle you will see two tabs – My Quotes/Policies and My Claims. You can toggle between these screens to view your transactions and claims. There will not be any claims listed until you actually have one.</p>
 <p>The image shows a button with the text 'Filters' in a dark blue color.</p>	<p>Can be used to search your portfolio. This may be handy over time or if you purchase multiple policies over many years.</p>
 <p>The image shows an orange button with the text 'CREATE QUOTE' in white capital letters.</p>	<p>Is where you start. Click on CREATE QUOTE to begin your transaction.</p>
 <p>The image shows a blue button with the text 'SEARCH' in white capital letters.</p>	<p>Is the button you click on once you have specified what you are looking for using your search filters.</p>
 <p>The image shows a dark blue square button with a white upward-pointing arrow icon.</p>	<p>Screen toggle buttons – you can click on this icon to expand or collapse screens as required. By default all screens are set to expanded view.</p>

Understanding your Policy Grid

Once you have processed a transaction, it will appear in your **Policy Grid**.

The screenshot shows the Redicova portal for user Barry Bandicoot. It includes a navigation bar with 'Home' and 'Update My Details' links. Below the navigation, there is a welcome message and a 'CREATE QUOTE | OPEN | SEARCH' button. The main area is divided into 'My Quotes/Policies' and 'My Claims' tabs. A 'Filters' section is on the left, and a 'New Quote' section with a 'CREATE QUOTE' button is below it. The 'Search Results' section displays a table with columns: QUOTE/POLICY REFERENCE, TRANSACTION TYPE, STATUS, NUMBER OF UNITS, SUM INSURED, STREET ADDRESS, POSTCODE, EFFECTIVE DATE, and EXPIRY DATE. Two results are shown, each with an 'OPEN' button.

QUOTE/POLICY REFERENCE	TRANSACTION TYPE	STATUS	NUMBER OF UNITS	SUM INSURED	STREET ADDRESS	POSTCODE	EFFECTIVE DATE	EXPIRY DATE	
RW21025192A/00/01	QUOTATION	QUOTE	5	5,000.00	3 MCCLURE STREET	0647	30/10/2021	30/10/2022	OPEN
RW21025191A/00/01	NEW BUSINESS	ON COVER	5	5,000.00	16 ROWAN STREET	6728	30/10/2021	30/10/2022	OPEN

Quote/ policy reference	Transaction Type	Status	Number of Units	Sum Insured	Street Address	Postcode	Effective Date	Expiry Date
This is your quote or policy number.	This indicates the type of transaction you have completed. Transaction types include: <ul style="list-style-type: none"> QUOTE NEW BUSINESS MID-TERM ADJUSTMENT CANCELLATION CANCELLATION – COOLING OFF RENEWAL 	This indicates the status of your transaction. You need to ensure the status is ON COVER if you want to be paid for a claim. Status types include: <ul style="list-style-type: none"> QUOTE ON COVER REFERRED TO REDICOVA ACCEPTED BY REDICOVA DECLINED BY REDICOVA CANCELLED EXPIRED 	This shows the current number of units you hold at your Insured situation.	This shows your current Sum Insured at your Insured Situation.	This is the Authoritative Address of your Insured Situation.	This is your postcode.	This is the start date of your policy.	This is the end date of your policy.

Create a quote or make a purchase?

Please follow these instructions:

Step 1:	Log in with your User Name and Password .
Step 2:	On your Home page click on CREATE QUOTE button.
Step 3:	On Screen 1 – check you details, update you GST details if required and click on NEXT button.
Step 4:	On Screen 2 – Enter your address in the Search Address box; select your Occupancy type from the drop down menu and click on NEXT button.
Step 5:	<p>On Screen 3 – Choose your Sum Insured. 1 Unit = \$1,000 Sum Insured. Enter the number of units you require, then click on SAVE button and then click on CALCULATE TO CONTINUE button.</p> <p>Your premium will now display and you can choose your next action by clicking on one of the following buttons:</p> <ul style="list-style-type: none">▪ EMAIL QUOTE – The system will email your quote to your inbox.▪ PROCEED TO PURCHASE – To buy now.▪ SAVE or SAVE AND CLOSE – To save and abandon your quote.▪ HOME – takes you back to your Home page.
	To proceed to purchase complete Step 6.
Step 6:	<p>On Screen 4 – Enter your personal details, including contact and bank account details (we need this information to pay your claim); and answer your Insured Declaration questions.</p> <p>Choose your payment method. Click on POLiPay icon (for EFT) or SecurePay icon (for Credit Card) and then click on PURCHASE button.</p> <p>You will need to click on OK button to be redirected to the Australia Post payment gateway.</p> <p>If you paid using POLiPay you will need to click on RETURN TO REDICOVA to return to the Redicova portal. SecurePay will do this automatically.</p>
Step 7:	<p>Back on Screen 4 – Your purchase is now complete.</p> <p>Click on HOME to exit your policy and return to your Home page.</p> <p>Check your inbox for your policy documents.</p>

Change my Insured Situation Address?

Please follow these instructions:

Step 1:	Log in with your User Name and Password .
Step 2:	On your Home page, locate the policy you wish to change and click on the OPEN button to the right . Then Click on the MID-TERM ADJUSTMENT button. A pop-up message will then ask “Do You Wish to Proceed to Mid-Term Adjustment?” click on OK to proceed or Cancel to abort.
Step 3:	On Screen 1 – No action is required , just click on NEXT button.
Step 4:	On Screen 2 – Enter your new address in the Search Address box; select your Occupancy type from the drop down menu and click on NEXT button.
Step 5:	On Screen 3 – leave the number or additional units required at “0” zero. At the field called MTA reason* , choose “ Change of Address ” from the drop down menu. If you are moving out of your local area, you may find that this change request will generate an extra cost. Click on CALCULATE TO CONTINUE button to see if there is an Extra Premium applicable. <i>If you do not wish to pay the additional premium calculated you can opt to cancel your policy now. Just hit the HOME button to abort this transaction. See “How do I cancel my policy...” for instructions.</i> If you are happy to pay the addition premium (if there is one) click on the PROCEED TO PURCHASE button. A pop-up message will advise that your request has triggered a referral to Redicova. Don’t be alarmed , there is a reason why we do this. Click on PROCEED to get back to your policy and then click on HOME and wait for your referral email from Redicova.
Refer to Redicova	Why do we do this? We want to make sure that your request is valid before you proceed. We may give you a call to discuss and we will email you when we have reviewed your request with your next steps.
Receiving our referral decision	When we send you an email confirming our acceptance or denial of your request to change your address, you need to click on the CLICK HERE link embedded in the email and log in to the portal with your User name and Password.
Step 6:	You will automatically return to Screen 4 – update your Insured Declaration questions if required. If there is no additional premium to pay, scroll down to the bottom of the screen and click on the PROCEED button. Your transaction is completed. Click on the HOME button to return to your Home page.

If there is an additional premium to be paid and you accept this cost, continue to Step 7

Step 7:

Still on **Screen 4** - Choose your payment method.

Click on POLiPay icon (for EFT) or **SecurePay** icon (for Credit Card) and then **click on PURCHASE** button.

You will need to **click on OK** button to be redirected to the Australia Post payment gateway.

If you paid using **POLiPay** you will need to **click on RETURN TO REDICOVA** to return to the Redicova portal.

Your purchase is now complete.

Click on HOME to exit your policy and return to your **Home** page. Check your inbox for your policy documents.

Buy more units of cover?

Please follow these instructions:

Step 1:	Log in with your User Name and Password .
Step 2:	On your Home page, locate the policy you wish to change and click on the OPEN button to the right. Click on the MID-TERM ADJUSTMENT button. A pop-up message will then ask “Do You Wish to Proceed to Mid-Term Adjustment?” click on OK to proceed or Cancel to abort.
Step 3:	On Screen 1 – No action is required , just click on NEXT button.
Step 4:	On Screen 2 – No action is required , just click on NEXT button.
Step 5:	On Screen 3 – type the number of additional units you wish to purchase in the Units on the Transaction* field. At the field called MTA reason* , choose “ Buy Additional Units ” from the drop down menu. Click on CALCULATE TO CONTINUE button to see if there is an Extra Premium applicable. <i>If you do not wish to pay the additional premium calculated you click on the HOME button to abort this transaction.</i> If you are happy to pay the addition premium (if there is one) click on the PROCEED TO PURCHASE button.
Step 6:	Still on Screen 4 - Choose your payment method. Click on POLiPay icon (for EFT) or SecurePay icon (for Credit Card) and then click on PURCHASE button. You will need to click on OK button to be redirected to the Australia Post payment gateway. If you paid using POLiPay you will need to click on RETURN TO REDICOVA to return to the Redicova portal. Your purchase is now complete. Click on HOME to exit your policy and return to your Home page. Check your inbox for your policy documents.

Cancel my policy from Inception?

Please follow these instructions:

Cooling off Period cancellations must be completed within 14 days of purchase.

After 14 days, the same process will apply but your refund will be calculated based on your time on risk and subject to policy conditions. Remember, cancellations occurring after 1st of November annually will not receive a refund.

Step1:	Log in with your User Name and Password .
Step 2:	<p>On your Home page, locate the policy you wish to change and click on the OPEN button to the right.</p> <p>Click on the CANCEL FROM INCEPTION button.</p> <p>A pop-up message will then ask “Are You Sure You Want to Cancel This Policy From Inception?” click on OK to proceed or Cancel to abort.</p> <p>A pop up message will appear - Please select a cancellation reason from the drop down menu, choose:</p> <p>Cancellation reason*</p> <ul style="list-style-type: none">▪ Changed my mind within 14 day cooling off period▪ Property or Business Sold▪ Business closed down▪ Dissatisfied with Redicova▪ Change of Address to outside of catchment area.▪ Change of address within catchment area, but no units available.▪ Financial Hardship.▪ Death of Insured.▪ Other – you will prompted to give a reason* <p>And then click on PROCEED</p>
Step 3:	<p>On Screen 3 – You will see an on screen message: Your request has been referred to Redicova for review. You will be contacted by email soon with the next steps.</p> <p>Click on HOME and wait for your referral email from Redicova.</p>
Refer to Redicova	<p>Why do we do this? We want to make sure that your request is valid before you proceed. We may give you a call to discuss and we will email you when we have reviewed your request with your next steps.</p>
Receiving our referral decision	<p>When we send you an email confirming our acceptance or denial of your request to change your address, you need to click on the CLICK HERE link embedded in the email and log in to the portal with your User name and Password.</p>

Step 4:	On your Home page – choose your transaction. You are looking for: Transaction Type : CANCELLATION – COOLING OFF with a Status : ACCEPTED BY REDICOVA . Click on the OPEN button to the right.
Step 5:	On Screen 4 – Scroll to the bottom of the page and Click on SAVE and then click on CONFIRM CANCELLATION . Your cancellation is now complete. Click on HOME to exit your policy and return to your Home page. Check your inbox for your policy cancellation documents.

Cancel my policy Mid-Term?

Please follow these instructions:

After 14 days, cancellations will be calculated based on your time on risk and subject to policy conditions.

Remember, cancellations occurring after 1st of November annually will not receive a refund.

Step 1:	Log in with your User Name and Password .
Step 2:	<p>On your Home page, locate the policy you wish to change and click on the OPEN button to the right.</p> <p>Click on the CANCEL button.</p> <p>A pop-up message will then ask “Do you wish to proceed to cancel your policy?” click on OK to proceed or Cancel to abort.</p> <p>Please select a cancellation reason from the drop down menu. Choose one from the following:</p> <p>Cancellation reason*</p> <ul style="list-style-type: none">▪ Property or Business Sold▪ Business closed down▪ Dissatisfied with Redicova▪ Change of Address to outside of catchment area.▪ Change of address within catchment area, but no units available.▪ Financial Hardship.▪ Death of Insured.▪ Other – you will prompted to give a reason* <p>Click on PROCEED to continue</p>
Step 3:	On Screen 1 – No action is required , just click on NEXT button.
Step 4:	On Screen 2 – No action is required , just click on NEXT button.
Step 5:	On Screen 3 – Click on ACCEPT & PROCEED You will see an onscreen message: Your request has been referred to Redicova for review. You will be contacted by email soon with the next steps. Click on HOME and wait for your referral email from Redicova.
Refer to Redicova	Why do we do this? We want to make sure that your request is valid before you proceed. We may give you a call to discuss and we will email you when we have reviewed your request with your next steps.
Receiving our referral decision	When we send you an email confirming our acceptance or denial of your request to change your address, you need to click on the CLICK HERE link embedded in the email and log in to the portal with your User name and Password.

Step 6:	On your Home page – choose your transaction. You are looking for: Transaction Type : CANCELLATION with a Status : ACCEPTED BY REDICOVA . Click on the OPEN button to the right.
Step 7:	On Screen 4 – scroll to the bottom of the page and click on SAVE , then click on CONFIRM CANCELLATION Your cancellation is now complete. Click on HOME to exit your policy and return to your Home page. Check your inbox for your policy cancellation documents.

Complete a referral transaction?

Please follow these instructions:

Certain requests will trigger a referral to Redicova for approval. These requests include:

- Purchases over 200 units of \$200,000 Sum Insured
- Change of Address
- Positive Sanction Check
- Cancellations

We have done this to ensure that these types of request are validated before acceptance to protect you and the Redicova scheme.

Don't be alarmed if your request refers, this simply means we want to ensure your request is legitimate. We may call you to discuss your request and understand why you have made it.

Receiving our referral decision	When we send you an email confirming our acceptance or denial of your request, you need to click on the CLICK HERE link embedded in the email and log in to the portal with your User name and Password.
Step 1:	You will automatically return to Screen 4 – update your Insured Declaration questions if required. If there is no additional premium to pay, scroll down to the bottom of the screen and click on the PROCEED button. Your transaction is completed. Click on the HOME button to return to your Home page.
	If there is an additional premium to be paid and you accept this cost, continue to Step 2
Step 2:	Still on Screen 4 - Choose your payment method. Click on POLiPay icon (for EFT) or SecurePay icon (for Credit Card) and then click on PURCHASE button. You will need to click on OK button to be redirected to the Australia Post payment gateway. If you paid using POLiPay you will need to click on RETURN TO REDICOVA to return to the Redicova portal. Your purchase is now complete. Click on HOME to exit your policy and return to your Home page. Check your inbox for your policy documents.

Resume my transaction using my email reminder?

Please follow these instructions

Step 1:	CLICK HERE to and log in with your User name and Password .
Step 2:	On your Home page, locate the transaction you wish to resume and click on the OPEN button to the right.
Step 3:	<p>You will automatically be returned to Screen 3 - Policy Details. Click on CALCULATE TO CONTINUE. <i>Please note: If your original quotation request date was in the past you will see an onscreen message "Your application date has been updated to today". This is correct, policies cannot be backdated.</i> Click on CALCULATE TO CONTINUE <u>again</u> and then click on PROCEED TO PURCHASE.</p>
Step 4:	<p>On Screen 4 – Complete all required fields. Note that fields with an * are mandatory. Personal Details Required - you will only need to complete these details once for each user name. Please ensure that your contact and banking details are correct as we will use these details at claim time. Insured Declaration - answer all of your declaration questions Payment Method - choose you payment method. Click on POLiPay icon (for EFT) or SecurePay icon (for Credit Card) and then click on PURCHASE button. You will need to click on OK button to be redirected to the Australia Post payment gateway to complete your purchase. If you paid using POLiPay you will need to click on RETURN TO REDICOVA to return to the Redicova portal. Your purchase is now complete.</p> <p>Click on HOME to exit your policy and return to your Home page. Check your inbox for your policy documents.</p>

Resume my transaction without my email reminder?

Please follow these instructions

Step 1:	Log in with your User Name and Password .
Step 2:	On your Home page, locate the transaction you wish to resume and click on the OPEN button to the right.
Step 3:	On Screen 1 – No action is required , just click on NEXT button.
Step 4:	On Screen 2 – No action is required , just click on NEXT button.
Step 5:	On Screen 3 - Click on CALCULATE TO CONTINUE . <i>Please note: If your original quotation request date was in the past you will see an onscreen message “Your application date has been updated to today”. This is correct, policies cannot be backdated.</i> Click on CALCULATE TO CONTINUE again and then click on PROCEED TO PURCHASE .
Step 6:	On Screen 4 – Complete all required fields. Note that fields with an * are mandatory . Personal Details Required - you will only need to complete these details once for each user name. Please ensure that your contact and banking details are correct as we will use these details at claim time. Insured Declaration - answer all of your declaration questions Payment Method - choose you payment method. Click on POLiPay icon (for EFT) or SecurePay icon (for Credit Card) and then click on PURCHASE button. You will need to click on OK button to be redirected to the Australia Post payment gateway to complete your purchase. If you paid using POLiPay you will need to click on RETURN TO REDICOVA to return to the Redicova portal. Your purchase is now complete. Click on HOME to exit your policy and return to your Home page. Check your inbox for your policy documents.

Update my details?

Please follow these instructions

Remember you are responsible for the accuracy and currency of your bank account details. If they are wrong, it will delay your claim settlement.

Step 1:	Log in with your User Name and Password .
Step 2:	On your Home page, click on UPDATE MY DETAILS
Step 3:	Update any of your details as required.
Step 4:	Click on SAVE & CLOSE Your details have now been updated.

Make a Claim?

Please follow these instructions

If you are eligible to make a claim you will receive an email from Redicova requesting your Attestation.

Step 1:	Open your email and Click here to claim you will be redirected to the Login screen. Log in with your User Name and Password .
Step 2:	On your Home page, click on UPDATE MY DETAILS Check and update your bank account details as required. Remember you are responsible for the accuracy and currency of your bank account details. If they are wrong, it will delay your claim settlement. Click on SAVE AND CLOSE
Step 3:	Click on MAKE A CLAIM
Step 4:	Tick the Attestation box and click on SUBMIT Your claim is now being processed.