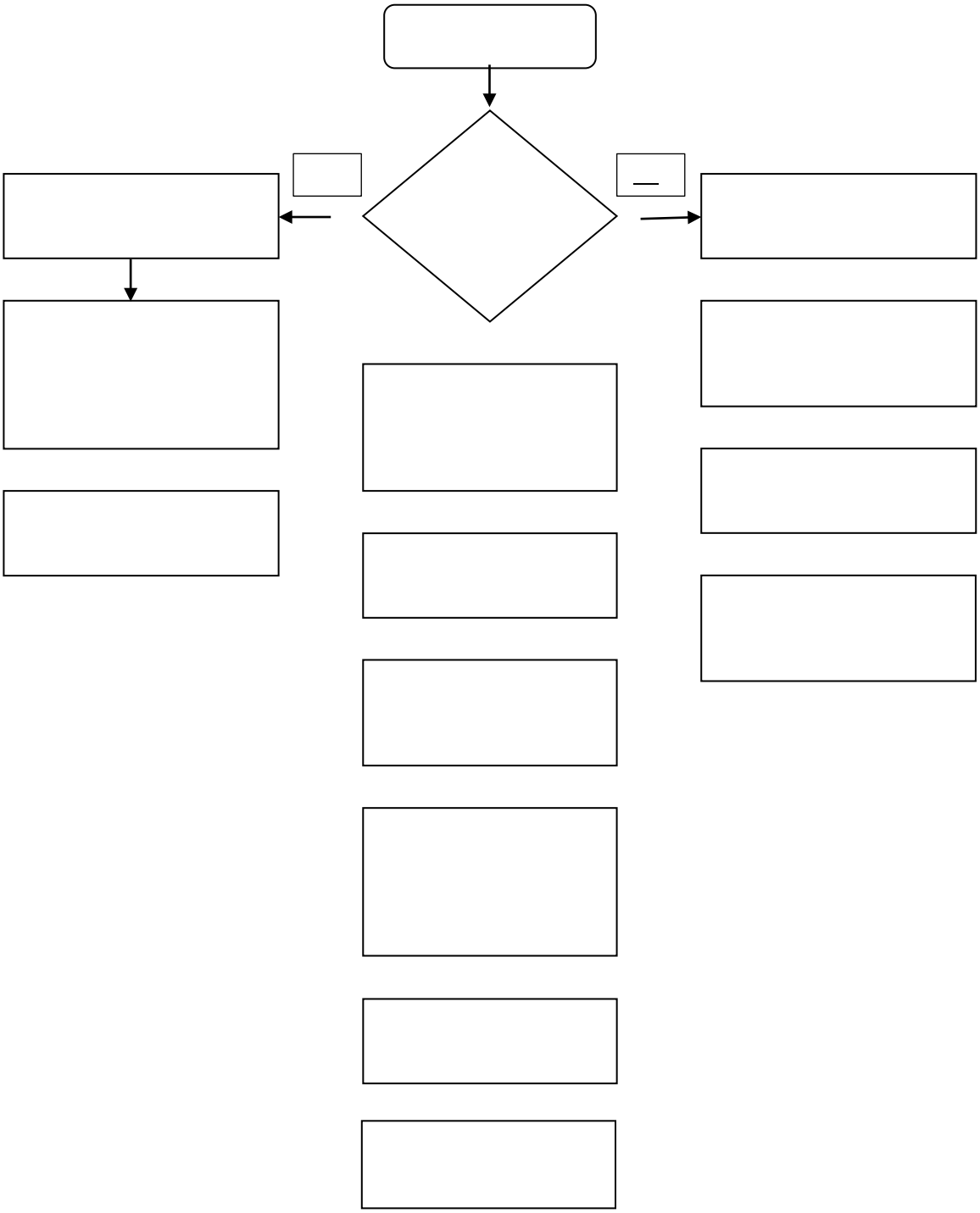Claims Procedure