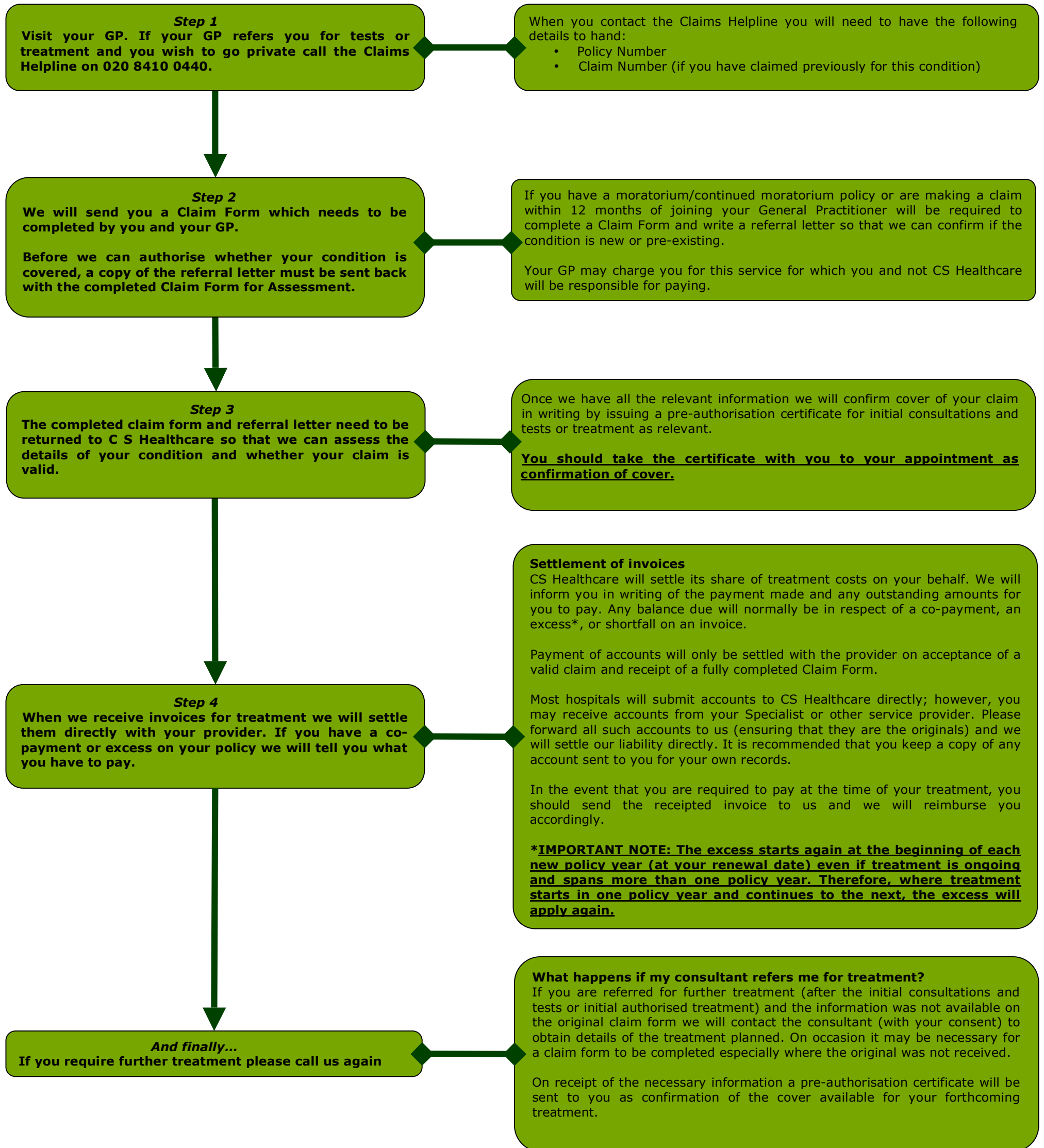


Step by step guide to making a claim:



A mutual, not for profit, health insurer specialising in the civil and public services

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