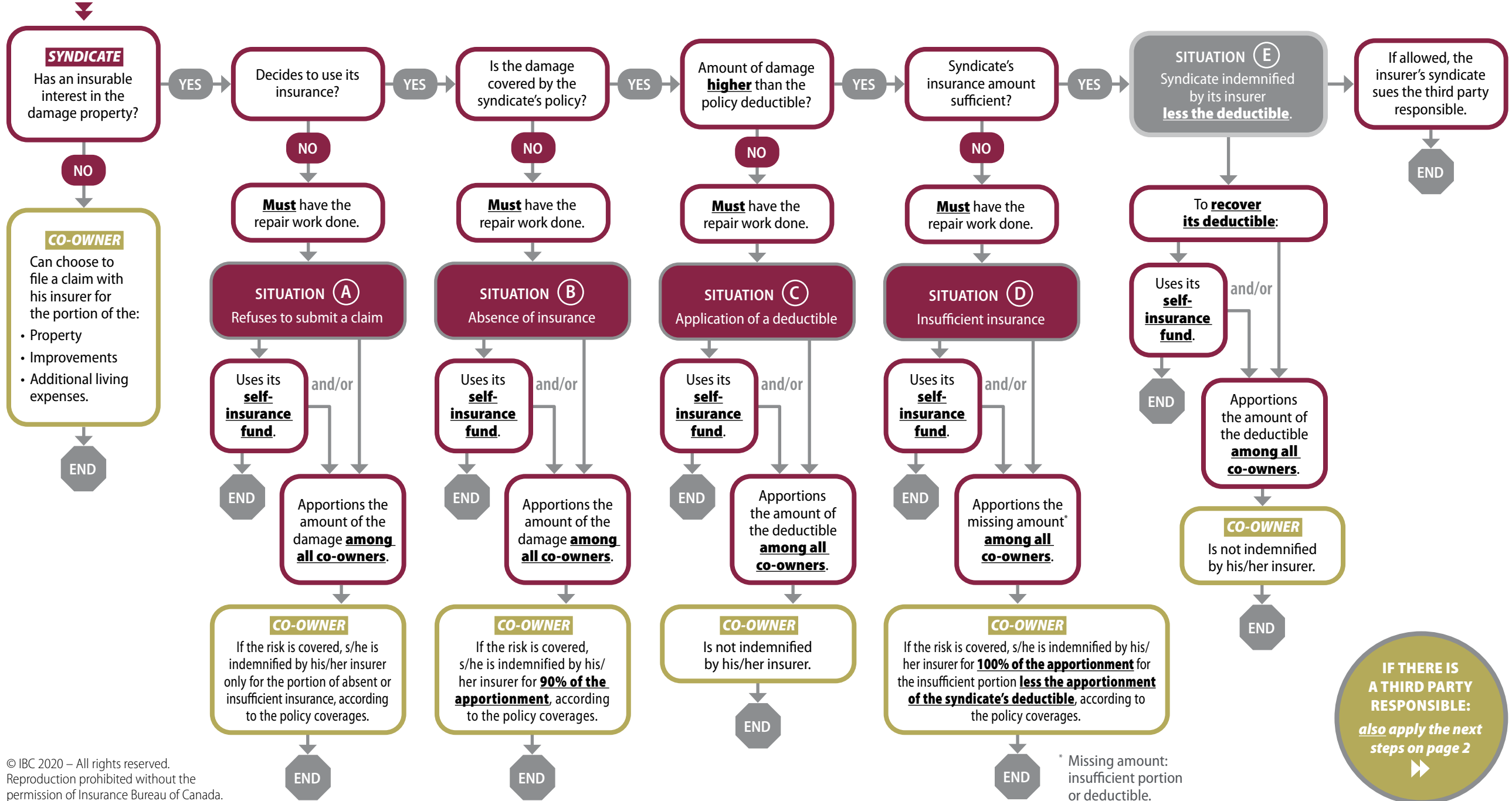


Divided Co-Ownership Claims Settlement Process

The process shown determines whether the damage suffered is covered by the contract of the **SYNDICATE**, **CO-OWNER**, or a third party responsible. It is based on the insurance forms suggested by IBC.



► **IF THERE IS A THIRD PARTY RESPONSIBLE:** apply these steps in addition to situation described on page 1.

