

Dear member,

Following recent governmental decisions as a result of the corona virus, and those to come, we would like to inform you of a few possible repercussions for CMCM services:

1. Delays in processing your claims for reimbursement

Due to an increase in the number of claims and a decrease in the number of staff available to handle them, it may take us longer than usual to process your claims. Delays are to be expected. Thank you for understanding.

→ You can view the delays by service on our website [www.cmcm.lu](http://www.cmcm.lu), under FAQ/Reimbursements.

2. CMCM offices

In an effort to help limit the spread of the virus, we've decided to **close our offices for external visitors until further notice**. We ask that you please send us your claims by post, via e-mail or via the CMCM app.

→ The CMCM app can be downloaded to your smartphone free of charge and allows you to send us your claims and keep track of them in real time.

Our phone lines are extremely congested at the moment; therefore, the most efficient way to reach us is via electronic means (email/CMCM mobile app).

3. CMCM Assistance while travelling abroad:

If you are planning or if you are on a holiday abroad, you should know that our assistance service, accessible by telephone on 44 44 44, will remain available 24 hours a day, 7 days a week, all over the world. However, we advise you to stay up to date on travel warnings and to avoid travelling to high-risk destinations.

4. Gracious ruling of the board of CMCM:

The board of directors of the CMCM has taken the following gracious decision based on the statutes of CMCM: all existing member currently in the waiting period (as well as all potential new member) will be waived the waiting period if hospitalised based on a Covid-19 diagnose and will thus be entitled to the corresponding coverage of the subscribed guarantee.

5. Updates and news

Keep an eye on our website, [www.cmcm.lu](http://www.cmcm.lu), and our Facebook page for the latest updates and news about our services.