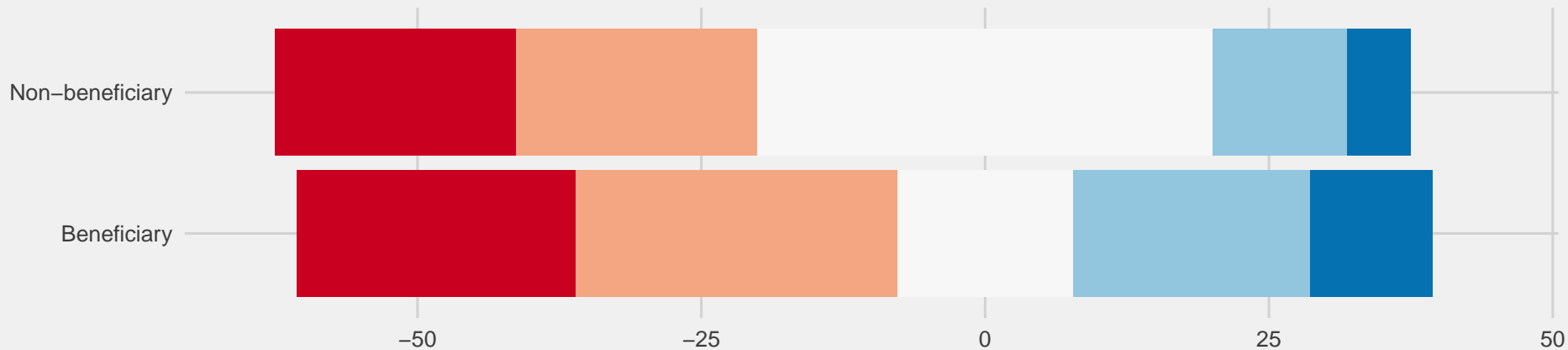


KLIP Payout procedure from insurance is frustrating



Insurance contracts typically favors the insurer, i.e. the insurance company

