



# BEST TIMES TO CALL

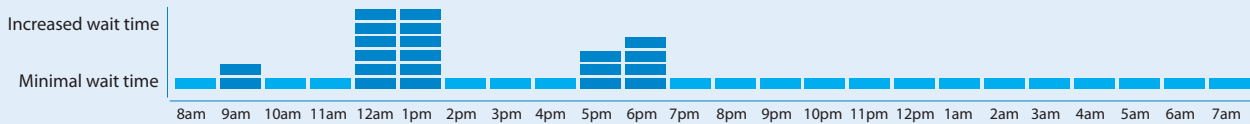


In case of emergency, you can contact us 24/7.

For non-urgent calls, please use this guideline to minimise your waiting times.

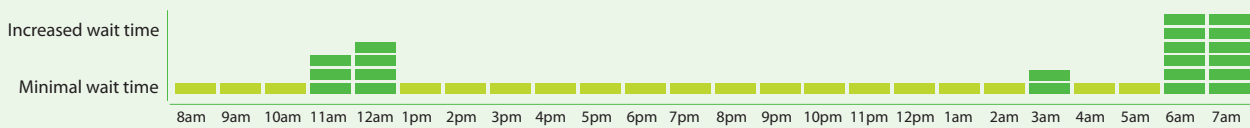
## ARE YOU LOCATED IN EUROPE, AFRICA OR THE MIDDLE EAST?

Central European Timezone CET



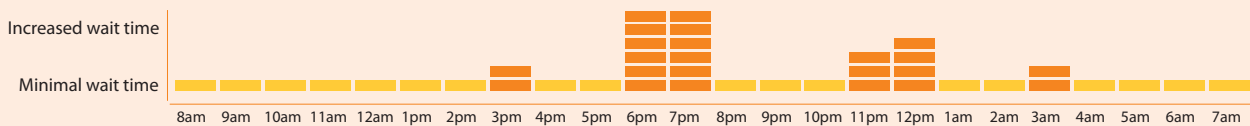
## ARE YOU LOCATED IN NORTH OR SOUTH AMERICA?

Eastern Timezone EST



## ARE YOU LOCATED IN ASIA OR PACIFIC?

MYT (Malaysia Time)



When you contact us by phone, please make sure you have the following details ready:

- Your full name
- Date of birth
- Personal reference number (see Cigna membership card)