

## Claim Payment Module

### Additional claim payment of collection expenses related to debts

#### 1. Payment level of additional claim payment

Provided you have duly complied with the provisions of the collection module C26.01, all other terms and conditions, and we have pre-approved the expenses incurred for legal proceedings, [if applicable]:

- 1.1 If the **debt** is fully covered, we agree to cover you, at the *insured percentage*, for the collection expenses you have incurred in relation to a **debt**, excluding taxes.
- 1.2 If the **debt** is partially covered we agree to cover you, at the *insured percentage*, for the cover ratio of the collection expenses in relation to the **debt** excluding taxes on a pro-rata basis.

The cover ratio is defined as the **net debt**, or the credit limit if the **net debt** exceeds the credit limit, divided by the **debt** at the date of claim payment.

If the **debt** is fully recovered at the time of the claim payment, the cover ratio will be calculated at the date of the **notification of overdue account**.

- 1.3 Collection expenses incurred to recover **debts** not covered will be borne exclusively by you.

#### 2. Additional claim payment

Collection expenses incurred in relation to a **debt** before claim payment of the **net debt** will be indemnified along with the claim payment of the **net debt** provided we have received proof of payment of the collection expenses invoice together with a copy of the invoice.

Collection expenses incurred in relation to a **debt** after the claim payment of the **net debt** will be indemnified within 30 days of our receipt of the proof of payment of the collection expenses invoice together with a copy of the invoice

Clauses 3.2 to 3.6 of the general provisions apply, subject to any necessary changes, to the additional claim payment of collection expenses.