

WHAT HAPPENS WHEN YOU PLACE A DEBT FOR COLLECTION

If your customer fails to pay an invoice on time and you've been unsuccessful in collecting the payment, then you will need to place the debt with us for collection. In doing so, you will benefit from our expertise, plus stand a much-improved chance of getting your money back.

This guide explains the circumstances in which you should place a debt with us and what you can expect afterwards.

1 WHEN SHOULD YOU PLACE A DEBT FOR COLLECTION?

If your customer has failed to settle an invoice by the end of your Maximum Extension Period (see your Policy Schedule for details) or you have **adverse information**, then you must contact us within 14 days. It's important to remember that you will not be covered for any further goods or services you supply to this customer after this time.



Find out how to log a collection case by [clicking here](#).

When you report the unpaid debt, you should mark it for collection with our Collections Team. The quickest and easiest way to do this is online via our **client portal**.

2 WHAT HAPPENS NEXT?

We will start to work on your collection case immediately. Our administration team will analyse your case and ensure we have all the information we need.

If any information is missing, we will contact you via email and give you exact details of how to update or validate your documentation. Ideally, your documents will include all relevant invoices and evidence of communication between you and your customer proving their commitment to pay for the goods or services you supplied. The more evidence you provide, the quicker we can process your case.

We then create a collection file and the case is assigned to a specialist debt collector. They will contact your customer by post (and email if you have provided it) and request payment.

Your collector will make their first call within 24 hours of the debt creation.

If they manage to make contact, they will start negotiating with your customer to try to get the full payment on the day. If your customer offers a repayment plan, your collector will contact you before accepting it. Your collector will always negotiate the offer with the customer and not just accept the first offer.

If your customer raised a dispute, we will inform you, try to isolate the dispute and continue to collect the undisputed element.

After 30 days, if we have been unable to secure payment, then the case will be passed to our Claims Team and we may escalate to an external lawyer and instigate legal action if appropriate.

For more information on this stage of the case, please read our guide on [How to make a claim](#).

Any questions?



CUSTOMER LINE

UK 0844 893 0000

IRELAND 01 525 5555

customerline@eulerhermes.com