

## What is covered

### Insured event 8

#### Debt recovery

**DAS** will negotiate for **your** legal rights including enforcement of judgement to recover money and interest due from the sale or provision of goods or services.

#### *Provided that*

- (1) the debt exceeds £250;
- (2) **you** have exhausted all credit control and accounting procedures as declared to **DAS**;
- (3) a claim for debt recovery under this section is made within 90 days of the money becoming due and payable;
- (4) **DAS** has the right to select the method of enforcement or to forego enforcing judgement if they are not satisfied that there are or will be sufficient assets available to satisfy judgement.

## What is not covered

- (i) Any debt arising from an agreement entered into prior to the inception date of the indemnity provided by this section if the **date of occurrence** is within the first 90 days of the indemnity provided by this section.
- (ii) The recovery of money and interest due from another party where the other party intimates that a defence exists.
- (iii) Any claim relating to the following.
  - (a) The settlement payable under an insurance policy.
  - (b) A lease, licence or tenancy of land or buildings.
  - (c) A loan, mortgage, pension or any other financial product and chooses in action.
  - (d) A motor vehicle owned by or hired or leased to **you**.
- (iv) A dispute which arises out of the supply, hire, sale or provision of computer hardware, software, systems or services.