



Insurance Policy Protection – Credit Insurance

As experts in the commercial debt recovery industry we are often asked how our services could operate when a client has some form of credit protection insurance.

Our service often comes into play because the insurance policy often:

- Only covers an agreed percentage of the amount due, typically 85%-90% of the funds owed.
- There are very strict conditions that must be adhered before a claim is paid out.
- They will not consider the case should the credit value provided be higher than the credit rating linked to the customer.
- There are restrictions on the value of the cases they will insure.
- Some companies tie you in by insisting that their own debt recovery team take over the management of the debt.
- The average settlement time generally takes around 6 – 8 week.
- Clients need to remember that like all insurance it effects your premium and there is an excess value that needs paid.

Whereas at Darcey Quigley & Co – What makes us unique in the debt recovery market?

- You will have a dedicated Credit Management Consultant who will liaise with you to obtain full facts about the case, discuss their suggested course of action and the costs involved.
- Your instructions are actioned within the hour, with communication commencing immediately with the debtor.
- You will be provided a progress report within 48 hours or payment (average of 16 days pay-out).
- We work in conjunction with your current Credit Insurance Policy Guidelines, providing a risk free debt recovery option prior to making your claim.(Keep claims history down meaning reduced policy renewal costs)
- You will not be asked to pay any upfront charges before the recovery process begins.
- We have a clear charging structure, all costs are agreed upfront and are only payable on successful recovery of the overdue funds.
- You remain totally in control throughout the case.

Who Are Darcey Quigley & Co?

Darcey Quigley & Co are the UK's Pre Litigation Commercial Debt Recovery Company who work alongside business credit control departments around the world.

Since 2007, we have successfully recovered hundreds of millions of pounds of overdue accounts for clients across a wide range of industries and sizes.