



People. Not just lawyers



TOKIO MARINE
HCC

Tokio Marine HCC's Preferred Partner for your Retention Recoveries

This Service is Available to All Our Customers Immediately

Dealing with the collection of retentions can not only be complex and time consuming but can also create difficulties for contractors and sub-contractors, especially if there is further work in the pipeline. With a team of specialist construction lawyers, Horwich Farrelly's experience and knowledge of the law surrounding retentions allows them to collect these quickly and effectively, always with a view to preserving your existing client relationships.

The Key Features of the HF Retentions Recoveries Solutions are:

- We will work out when payment is due and contact you to agree when collection should be made.
- **Time Saving** – no need to advise TMHCC about the potential claim, HF will take care of that for you. You notify them, they notify us.
- **No Collection, No Fee** – No charge for debts which are not collected (pre-issue of court proceedings).
- **Simple Fee Structure** – 10% plus VAT charged on amounts recovered up to £25,000 with amounts in excess of £25,000 a sliding scale of % becomes applicable as follows:
- **Freedom of Choice** – no obligation to use the service. Use it for one debt, all of your debts or anything in between.
- **Collections to Suit You** – HF offer flexible solutions to suit your requirements and circumstances.
- **Late Payment Charges** – HF will always aim to collect late interest and compensation in order to reduce the cost of collection.

£25,001 - £75,000	8%
£75,001 - £150,00	6%
£150,00+	4%

To start using the debt collection service, please contact either your specialist broker, your TMHCC account executive or register directly at tmhccrecoveries@h-f.co.uk



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Tokio Marine HCC and Horwich Farrelly, our commercial debt litigation partners, are excited to reveal their new collaboration. HF are a national full service law firm with an experienced commercial debt litigation team. HF have won numerous innovation awards and embracing technology, enabling HF to proactively provide a flexible debt collection and recovery service which is second to none.

HF's interactive client portal enables you to view your cases 24/7; your debtors can pay via HF's payment portal 24/7 and HFTV is on hand with short videos of the various processes your case will go through, from simply how to log a claim with HF, to what happens next.

Operating in a wide variety of sectors, HF provide pre-litigation, litigation, and insolvency services to their clients. If you have a debt, HF will bring the weight of their skills and experience to recover it in the quickest, most efficient, and cost-effective way possible. HF's collection cycle includes debtor profiling to ensure you are only chasing debts where recovery is more likely, rather than spending time and costs chasing rainbows.

In instructing HF to recover your debts, you will benefit from a dedicated client team for continuity and consistency. HF adopt a true partnership approach with their clients, to ensure that HF can conclude as many cases as possible, without proceeding to trial and, the commercially aware team are familiar with applying tactical and strategic applications to conclude matters swiftly and cost effectively.



A member of the Tokio Marine HCC group of companies

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