

### Small Claims Handling Clause

It is agreed that the Claims Conditions shall be altered in relation to **Small Claims or Circumstances** only, provided always that such **Small Claims or Circumstances** are neither directly nor indirectly arising from or in connection with any **Bodily Injury**, as follows:

1. **You** shall report all **Small Claims or Circumstances** to **Us** in a monthly bordereau to be provided by the end of each month in a format agreed by **Us** in writing;
2. Listing on the bordereau such **Small Claims or Circumstances** will be deemed to be in compliance with the notification requirements of Claims Condition 1. Thereafter, **You** shall provide all such information that **We** shall reasonably request;
3. **You** have authority to handle and settle **Small Claims or Circumstances** without prior reference to **Us**;
4. **You** must notify **Us** in writing as soon as reasonably possible if at any time **You** believe that the **Possible Maximum Loss** in relation to any **Claim** or **Circumstance** that has been treated by **You** as a **Small Claims or Circumstance** has increased such that it would no longer fall within the Definition of **Small Claims or Circumstances**. **We** shall then be entitled to take over the handling of the **Claim** or **Circumstance** and all of the Claims Conditions shall apply;

The following Definitions shall apply for the purposes of this clause:

**Possible Maximum Loss** shall mean, in relation to any **Claim** or **Circumstance**, the largest possible **Loss** recoverable from **You** on the assumption that **You** have no defence on any aspect of liability or quantum and excluding the possibility that **You** may have any right of recovery from any third party

**Small Claims or Circumstances** shall mean any **Claim** or **Circumstance** where the **Possible Maximum Loss** is below GBP [enter amount]