



Dear Customer,

please be advised that for the carrying out of investigation of an event that could be acknowledged as insured, the Insurer should be provided copies of the documents/information listed below:

1. Request for the indemnification ([according to the enclosed template](#));
2. Documents corroborating the debt according to the specifics of your activities:
 - a. Contract with the Buyer (*if any had been signed*);
 - b. Copies of orders of goods (services);
 - c. Copies of unpaid invoices;
 - d. Documents corroborating the delivery of goods (provision of services), such as debt reconciliation acts, CMR waybills, acts on acceptance and transfer etc.;
 - e. Payment history – for 12 months before the issue date of the oldest invoice in respect of which a NOA was sent (*e.g., oldest notified invoice dated 05-10-2019; history from 05-10-2018 will be required*);
3. Copy of the creditor's claim (*in case of official insolvency of the Buyer*);
4. Legal debt collection documents (*if such was conducted*);
5. Other information supporting the event and the associated circumstances (*Policyholder's correspondence with the Buyer; claims to the Buyer or other information gathered about the Buyer*).

IMPORTANT:

1. [Sample template of the payment history is enclosed](#). Information can also be provided as a printout from an accounting programme or in other format; it is important that it should reflect the issue dates of invoices and actual dates when they were paid by the buyer. **If possible, please send the payment history in MS Excel.**
2. **If the claim rights to the notified debt belong/belonged to the factor**, the following documents must also be submitted:
 - 2.1. Factoring contract with annexes and amendments;
 - 2.2. Request to pay a factoring advance due to the appropriate invoices issued to the buyer;
 - 2.3. Decision to pay the factoring advance;
 - 2.4. Payment order of the factoring advance;
 - 2.5. Printout from the accounting system of the factor.
3. Where the insurance contract contains several beneficiaries – **it shall be obligatory to submit written statements of all beneficiaries about the entitlement/non-entitlement to insurance benefit.**
4. In the cases where the credit limit was granted based on information report (prepared not by Coface), it shall be obligatory to provide a copy of the credit report of the provider specified in the insurance contract.

Please submit the documents by email zrd-lithuania@coface.com **not later than within 30 days upon expiry of the waiting period**. If you are unable to meet this condition, please send a substantiated explanation in writing.

Should you have any questions, do not hesitate to contact us by telephone or email.