



This Conditional Fee Agreement (**CFA**) is a binding legal contract between you and us, acting as your solicitors, and forms part of your PCP Claim Pack. Before you sign the PCP Claim Pack, please read everything carefully. This CFA covers all work undertaken on your Claim since the date you first instructed us even if that date was earlier than the date we notified you that this CFA is deemed to take effect in relation to the Claim, as described in the Engagement Letter under the heading 'Our Fees - Conditional Fee Agreement'.

You should also read the Terms of Engagement which covers other key aspects of our relationship with you. Whilst those Terms of Engagement are a separate legal contract to this CFA they will also apply to the Claim. Where there is any inconsistency between the terms of this CFA and the Terms of Engagement, the terms of this CFA take precedence.

This CFA shall take effect on the date that we notify you that this CFA is deemed to take effect, as described in the Engagement Letter under the heading 'Our Fees - Conditional Fee Agreement'. This CFA is entered into between:

You, the **'Client'**: whose details are set out in the PCP Claim Pack; and

Us, the **'Solicitors'**: BlueLion Law Limited, trading as BlueLion Claims, a firm of solicitors whose registered office is at The Centro Buildings, 20-23 Mandela Street, London NW1 ODU.

1 DEFINITIONS

1.1 In this CFA unless the context otherwise requires, the following words and expressions have the following meanings:

"Act" means the Courts and Legal Services Act 1990.

"ATE" means an after the event insurance policy.

"Basic Charges" means the amounts which we charge for the work we carry out on your Claim, charged at the normal hourly rates set out in Clause 7.1 (Our Charges), but not including the Success Fee.

"Business Days" means a day other than a Saturday, Sunday or public holiday in England when banks in London are open for business.

"Claim" means your claim(s) against the Opponent for damages arising out of a motor finance agreement taken out by you with the Opponent.

"CFA" means Conditional Fee Agreement.

"CMC" means a Claims Management Company.

"Counsel's Fees" means any fees charged by counsel which we instruct on your behalf in relation to the Claim.

"Engagement Letter" means the letter sent by us to you confirming that you agree to instruct us to act on your behalf in relation to the Claim and attaching a copy of this CFA.

"Expenses" means any expenses or disbursements (including Counsel's Fees) incurred, or to be incurred, by us on your behalf in relation to the Claim, including but not limited to any expert's fees, investigation fees, Court fees, photocopying charges, travel expenses, search fees, translator fees, premiums in respect of any insurance taken out in connection with the Claim (usually referred to as 'after the event insurance') and any others expenses which we consider necessary for the progression of the Claim.

"FCA" means the Financial Conduct Authority.

"Interim Application" means an application for an order made in the course of proceedings which usually leads to an interim court hearing as opposed to the final trial.

"Lien" means our right to keep all papers, documents, money or other property held on your behalf in relation to the Claim until all money due to us is paid.

"Lose" or **"Lose the Claim"** means a situation where you do not Win the Claim.

"Opponent" means the party against which you pursue the Claim, which is usually the lender from which you obtained car finance.

"Part 36" means an offer to settle the Claim made in accordance with Part 36 of the Civil Procedure Rules.

"PCP Claim Pack" means the Engagement Letter, together with the schedules to that Engagement Letter, the accompanying letter of authority, questionnaire and form of cancellation notice.

"Proceedings" means any formal claim and any legal proceedings (whether issued at Court or not) or mediation, or steps taken in contemplation of legal proceedings or mediation, in relation to the Claim, including all forms of alternative dispute resolution.

"Recovery Amount" means money, damages, or other financial benefit that you recover from the Opponent, or which is paid on behalf of the Opponent, or a third party, in part or full satisfaction of the Claim, whether as a result of a Settlement, Court order, compensation payment or otherwise, and shall include interest.

"Redress Scheme" means any form of compensation scheme established by the Financial Conduct Authority.

"Regulations" means the Conditional Fee Agreements Order 2013.

"Settlement" means an agreement between you and the Opponent in settlement of the Claim.

"SRA" means the Solicitors Regulation Authority.

"Terms of Engagement" means our standard Terms of Engagement which are included as Schedule 3 in the PCP Claim Pack.

"Success Fee" means the percentage of our Basic Charges that you must pay if you Win the Claim as set out at Clause 9.1 (Success Fee). The Success Fee is not recoverable from your Opponent.

"Total Charges" means the total amount of our charges including our Basic Charges, Expenses and Success Fee.

"Win" or **"Win the Claim"** means a situation where the Claim is decided in your favour by way of a Court order or an agreement with the Opponent which results in any Recovery Amount being paid or payable to you or your agent/representative, irrespective of whether a costs order is made in favour of you.

2 INTERPRETATION

In this CFA:

- 2.1 All references to a statutory provision shall be construed as including references to:
 - 2.1.1 any statutory modification consolidation or re-enactment (whether before or after today's date) for the time being in force;
 - 2.1.2 all statutory instruments or orders made pursuant to it;
 - 2.1.3 any statutory provisions of which it is a consolidation re-enactment or modification;
- 2.2 Except where the context otherwise requires words denoting the singular include the plural and vice versa; words denoting any gender include all genders; words denoting persons include firms and corporations and vice versa;
- 2.3 A reference to a Clause is a reference to a clause of this CFA;
- 2.4 Clause headings are for ease of reference only and shall not affect the construction of this CFA; and
- 2.5 Obligations at any time expressed to be made or assumed by more than one person are made and are to be construed as made by all such persons jointly and by each of them severally and obligations made or assumed by an individual shall be binding on and enforceable against his personal representatives.



3 OUR RESPONSIBILITIES

- 3.1 We confirm that we will:
 - 3.1.1 always act in your best interests, subject to our duty to the court and our professional duties as set by the SRA;
 - 3.1.2 explain to you the risks and benefits of taking legal action;
 - 3.1.3 give you our best advice about whether to accept or reject any offer of Settlement; and
 - 3.1.4 give you the best information possible about the likely costs of the Claim.

4 YOUR RESPONSIBILITIES

- 4.1 You confirm that you understand the importance of giving us all the facts relating to the Claim and of being honest with us.
- 4.2 You confirm that you will provide us with all information you have, or have access to, which could help us in progressing the Claim. This may include letters, documents and e-mails related to the Claim.
- 4.3 You acknowledge that our decision to enter into this CFA is based in part on the information that you have told us about yourself and about the Claim. You agree to tell us promptly if any of the information you have provided us is no longer true and accurate in all respects.
- 4.4 You acknowledge that we will need your full co-operation in order to progress the Claim and carry out our obligations under this CFA, and you agree that:
 - 4.5 You will provide us with instructions that will allow us to do our work properly;
 - 4.6 You will not ask us to act in an improper or unreasonable way;
 - 4.7 You will not deliberately mislead us;
 - 4.8 You will review and consider our advice and act reasonably and responsibly during the Proceedings;
 - 4.9 You will promptly, diligently and in good faith provide all information, evidence and documents required by us in order to progress the Claim and to comply with all relevant legislation and deal promptly with requests we make for authority, information, instruction or further requests, within 10 Business Days of such a request.
 - 4.9.1 you will consult with us before making any contact with or having any discussion or correspondence with the Opponent or its lawyers concerning any aspect of the Claim;
 - 4.9.2 you will not abandon, withdraw or discontinue the Claim without our knowledge;
 - 4.9.3 you will not agree a Settlement in relation to the Claim (or any part of it) independently of us and/or without our knowledge or consent;
 - 4.9.4 you will co-operate generally with us in the conduct of the Claim. In the event that we are unable to contact you within a reasonable period (within 21 days of an offer of settlement being made), we may accept an offer of settlement on your behalf acting reasonably and in your best interests, pursuant to the jurisprudence in this area of law.
 - 4.9.5 you will attend any pre-arranged appointment;
 - 4.9.6 you will not enter into any agreement, orally or in writing, with any other person in respect of the Claim (including any agreement relating to a sharing of damages) without our agreement;
 - 4.9.7 you will not enter into any new agreement concerning the Claim that does not acknowledge the enforceability of this CFA and our rights, including, but not limited to, entering into any other damages-based agreement/conditional fee agreement, or engagement with another law firm or claims management company; and

4.9.8 you will make prompt and full disclosure in writing if you become aware of any facts relating to the merits or otherwise of the Claim which you consider acting reasonably, may impact the progress of the Claim.

4.10 We are required to inform you that you are obliged to ensure that all hard copy and electronic documentation that may be relevant to the Claim are to be preserved and not destroyed, and by signing this CFA you agree to fulfil this obligation.

5 WHAT IS COVERED BY THIS CFA

- 5.1 Subject to Clause 6.1 (What is not covered by this CFA), this CFA covers all work undertaken by us in relation to, or incidental to, the Claim, including, but not limited to, all work carried out in relation to, or incidental to, the Claim on or before the date we notified you that this CFA is deemed to take effect in relation to the Claim, as described in the Engagement Letter under the heading 'Our Fees - Conditional Fee Agreement' .
- 5.2 For the avoidance of doubt, "work" includes but is not limited to work undertaken on a pre-action or post-action basis where this relates to drafting letters, legal research, provision of evidence, instructing counsel, drafting statements of case, dealing with disclosure, drafting witness statements, gathering expert evidence, investigations, dealing with interim hearings, case management conferences, expert reports, negotiation or mediation, applying for Insurance or third party funding, work in respect of this CFA or any other retainer between us and any detailed assessment or negotiation in relation to your costs.

6 WHAT IS NOT COVERED BY THIS CFA

- 6.1 This CFA is limited to the pursuit of the Claim. The following is not covered by this CFA:
 - 6.1.1 any claims or counterclaims that the Opponent may bring against you in relation to the Opponent's costs;
 - 6.1.2 any steps you may have to take to enforce any judgment or award or interim or final costs certificate to get the Opponent to pay you in the event that you Win the Claim, it will be at our discretion as to whether we wish to take those steps on your behalf under the terms of this CFA;
 - 6.1.3 any appeal that you wish to make against a judgment in relation to the Claim including any appeal relating to an interim application;
 - 6.1.4 any appeal the Opponent makes against a judgment in relation to the Claim including any appeal relating to an interim application; and
 - 6.1.5 any proceedings in respect of cost claims by the Opponent against you which may be covered by any ATE policy we take out on your behalf as our Client.

7 OUR CHARGES

7.1 Under this CFA our hourly rates are:

Grade of Fee Earner	Hourly rate	Including VAT
Senior Partner	£650	£780
Partner	£400	£480
Legal Associate	£256 to £385	£307.20-£462
Assistants and Paralegals	£150 to £215	£180 - £258
Consultant	£300	£360

7.2 We review the hourly rates from time to time, and we will notify you of any change in the rate in writing.



- 7.3 Our Basic Charges are calculated for each hour or tenth of an hour (one unit) engaged on the Claim. Routine letters, emails, telephone calls and telephone/text messages or other instant messages made or received will be charged as a minimum of one unit where they take one tenth of an hour (i.e. 6 minutes) or less to deal with. If they take longer than one tenth of an hour to deal with, they will be billed in units of 6 minutes rounded upwards to the nearest 6-minute unit.
- 8 WHAT HAPPENS IF YOU WIN THE CLAIM**
- 8.1 If you Win the Claim, you will pay us our Basic Charges, together with the Expenses and the Success Fee.
- 8.2 Normally, you are entitled to seek recovery of our Basic Charges and Expenses from the Opponent. If these cannot be agreed by the parties, the Court will decide how much can be recovered. It is unusual for the Court to order recovery of all of the costs claimed on assessment. If the amount agreed or allowed by the Court does not cover the full amount of our Basic Charges and Expenses, then you are not liable to pay the difference. The Success Fee cannot be recovered from the Opponent and remains payable by you.
- 8.3 If you Win the Claim, then we will seek payment of our Basic Charges and Expenses from the Opponent. We agree to limit our Basic Charges and Expenses to the sums recovered by way of Basic Charges and Expenses from the Opponent, so provided that you comply with the terms of this CFA, we will not deduct those sums from your damages. However, you will be liable to pay our Success Fee which we will deduct from your damages (i.e. the Recovery Amount). As explained in Clause 9.1 (Success Fee) below, the sums we deduct from your damages by way of our Success Fee are limited to sums equivalent to 40% plus VAT of what you receive by way of a Recovery Amount.
- 8.4 If you are successful in an Interim Application during the Claim and the Court orders the Opponent to pay the costs of that application, you will be liable for our Basic Charges relating to work carried out on the application, but you will only become liable to pay the Success Fee on those Basic Charges if you Win the Claim.
- 8.5 If the Opponent is ordered to pay some or all of your costs, interest can be claimed on the amounts due from the Opponent from the date of the award. We are entitled to keep this interest.
- 8.6 If the Opponent makes a Part 36 Offer (a formal settlement offer) which you reject on our or counsel's advice and you obtain judgment in your favour but for less than the Part 36 Offer, we will not add the Success Fee for work performed after the date of service of the Part 36 Offer. You will still be liable for our Basic Charges and Expenses.
- 8.7 If the Opponent makes a Part 36 Offer which you reject against ours or counsel's advice and you obtain judgment in your favour but for less than the Part 36 Offer, you will be liable for the Success Fee, as well as our Basic Charges and Expenses.
- 8.8 If the Opponent does not pay all or any of the Recovery Amount, Basic Charges, or Expenses owed to you, we have the right to take recovery action in your name to enforce any judgment, order or agreement. You agree to cooperate fully with us in any such recovery action. We will agree separate Terms of Engagement for such work if we do not agree to pursue such action pursuant to the terms of this Agreement (see Clause 6.1 (What is not covered by this CFA)).
- 8.9 You agree that any Recovery Amount, Basic Charges, Expenses, interim costs, interest or any other payment made by or on behalf of the Opponent, its insurer or a third party will be paid directly to us and not to you. We will then deduct any monies due to us under this CFA and transfer the balance to you.
- 9 SUCCESS FEE**
- 9.1 The Success Fee is set at 100% of our Basic Charges, but will be capped at a maximum of 40% plus VAT of what you receive by way of a Recovery Amount.
- 9.2 VAT will be added to the Success Fee. VAT is also added to our Basic Charges and Expenses.
- 9.3 The Success Fee percentage is a standard percentage that we charge in all claims such as your Claim and it does not necessarily reflect the level of risk in your Claim; but it is the only basis on which, as a commercial matter, we are prepared to undertake your Claim on a CFA. Subject to that, the reason for setting the percentage as set out at Clause 9.1, is that this represents a reasonable reward for the work we undertake on your behalf in respect of the Claim, taking into account:
- 9.3.1 the risk that you Lose the Claim, whereupon we will not recover any payment for the time spent by us;
- 9.3.2 the risk that the Opponent will raise unforeseen issues in responding to the Claim;
- 9.3.3 that certain legal issues in the Claim are untested in the English Courts;
- 9.3.4 the fact that the Opponent is well resourced and likely to contest your Claim;
- 9.3.5 the factual complexity of the Claim;
- 9.3.6 the legal complexity of the Claim. It is possible that your Claim may be subject to group litigation proceedings where a Court will be required to resolve the legal issues without recourse to a Redress Scheme;
- 9.3.7 the likely delay in the receipt of our Basic Charges; and
- 9.3.8 it would not be economically feasible for us to pursue your Claim without having the ability to charge a success fee at this level.
- 9.4 You agree that if you Win the Claim, the reasons for setting the Success Fee at the amount stated in this Agreement may be disclosed to the Court and any other person required by the Court.
- 9.5 We may pay a third party for introducing the case to us but this will not affect the amount of compensation you may receive. We also work with a third party funder that will receive fees or recoveries arising from your case in return for it providing funding through a special purpose vehicle to assist us in being able to provide the necessary resources to pursue claims like yours. This will not affect our independence in the conduct of your claim nor the amount you receive nor the Success Fee payable by you. Further details of this funding arrangement can be provided to you upon request. You agree that we may share information about you and the Claim with these parties, subject always to compliance by us with any necessary data protection legislation and retaining all legal professional privilege that may attach to that information.
- 9.6 If your Lender makes an offer of Compensation but you still owe money under the finance agreement, your Lender may use all or part of the Compensation to reduce or clear that debt (this is called 'set-off'). You may therefore receive little or no cash payment in hand. Our Success Fee is based on the total amount of Compensation awarded to you, whether it is paid directly to you, paid to us, or applied by the Lender to reduce your outstanding balance. This is because you have still received the benefit of that Compensation. Example 1 – If you are awarded £1,000 and you have no arrears, you will receive £700 after we deduct our £300 Success Fee (plus VAT). Example 2 – If you are awarded £1,000 and you owe your lender £800, the Lender may apply £800 towards your balance and pay £200 in cash. Our £300 Success Fee (plus VAT) will still be due, so we will deduct £200 from the cash you receive and you will be asked to pay the balance of £100 to us directly.
- 9.7 We highlight this point so you are clear; even if you do not receive a cash payment in hand, you remain liable to pay our Success Fee because you have had the benefit of the Compensation through reduction of your debt.



10 WHAT HAPPENS IF YOU LOSE THE CLAIM

- 10.1 If you Lose the Claim, you will not have to pay for any work we have undertaken on your behalf. However, there are certain circumstances where you may be required to pay our Basic Charges, Success Fee and/or Expenses, and these circumstances are set out in Clause 12 (Rights to Terminate).
- 10.2 In the event that you Lose the Claim and are required to pay the Opponent's costs, we will take out ATE to cover your potential liability for these costs. We will notify you before we take such a policy out and inform you if there are any costs associated with such policy.

11 EXPENSES

You are liable to pay us Expenses, but we will seek to recover these from your Opponent and we will incept appropriate ATE where this is necessary to cover your Expenses if you Lose the Claim. We have also obtained third party funding, at no cost to you, which will enable us to fund Expenses on your behalf where this is permitted and necessary. Accordingly, provided you comply with the terms of this CFA, you will not be required to pay us for Expenses.

12 RIGHTS TO TERMINATE

- 12.1 If either party to this Agreement wishes to terminate this CFA, it must do so by giving notice in writing to the other party stating their clear reasons for doing so.
- 12.2 In the event that:
- 12.2.1 you have failed to act reasonably;
- 12.2.2 you have failed to comply with your responsibilities or obligations as referred to in this CFA or the Engagement Letter;
- 12.2.3 you have rejected our opinion or advice about making or accepting an offer of Settlement;
- 12.2.4 you become insolvent; or
- 12.2.5 you die,
- and we decide to withdraw our services and terminate this CFA, then we may, at our discretion, require you to pay our Basic Charges and any outstanding Expenses for the work carried out to the date of termination. If, following our termination of this CFA, you go on to Win the Claim, we may also, at our discretion, require you to pay us the Success Fee. We will give credit against any sums already paid by you under this CFA. You must notify us immediately in writing of any monies received and give irrecoverable instructions to any new solicitors to hold our Basic Charges, Expenses and/or the Success Fee on trust for us in a designated client account and to give us confirmation of the same.
- 12.3 In the event of your death, we agree to continue to pursue your Claim subject to your Personal Representatives agreeing to instruct us under the terms of this CFA which they can ratify, or alternatively pursuant to a new agreement.
- 12.4 You are free to terminate this CFA at any time. If you decide to terminate this CFA then, subject to Clause 13 below, you will be liable to pay immediately:
- 12.4.1 all Expenses incurred by us as at the date of termination; and
- 12.4.2 our Basic Charges for the work carried out to the date of termination, calculated in accordance with Clause 7 (Our Charges).
- 12.5 If, following termination by you of this CFA, you continue the Claim either in person or by instructing another law firm or claims management company (CMC):
- 12.5.1 you agree to keep us regularly informed of the progress of the Claim and you irrevocably agree to instruct any new solicitor or CMC to provide us with regular updates;
- 12.5.2 if you go on to Win the Claim, you will be liable to pay the Success Fee, and on payment of the Success Fee to us we will give credit against any sums already paid by you under this CFA and return any balance back to you; and

- 12.5.3 you must notify us immediately in writing of any monies received and give irrecoverable instructions to any new solicitors to hold our Basic Charges, Expenses and/or the Success Fee on trust for us in a designated client account and to give us confirmation of the same.

13 WHAT HAPPENS AFTER THIS CFA ENDS

- 13.1 After this CFA ends, we may apply to have our name removed from the record of any Court proceedings in which we are acting unless you have another form of funding and ask us to work for you.
- 13.2 We have the right to preserve our Lien unless another solicitor working for you undertakes to pay us what we are owed including our Basic Charges, Expenses and the Success Fee if you Win the Claim.

14 ASSIGNMENT

You agree that we (including any third party funder as referred to in Clause 9.5 above) may assign the benefit of this CFA, and the benefit of the Engagement Letter together with any other rights created between us, to any third party law firm and you consent for us to do this. This will not affect your rights as the Client and any such assignment will not be on any more onerous terms to you. In this circumstance, you will be notified by us and will be given a period of 14 days to cancel. We may also subcontract all rights under this CFA to others. This CFA is personal to you and is not assignable by you except by your personal representatives.

15 COUNTERPARTS

This CFA may be signed in a number of counterparts and shall come into force once each party has signed such a counterpart in identical form and exchanged the same with the other party.

16 SEVERABILITY

- 16.1 If any Court or administrative body of competent jurisdiction including any new regulations or laws relating to conditional fee agreements (which come into force after the date of this CFA) consider or result in any term or provision in this CFA, in whole or in part, to any extent, to be illegal, invalid or unenforceable, that term or provision or part shall, to that extent, be deemed not to form part of this CFA and the enforceability of the remainder of this CFA shall not be affected which shall remain in full force and effect.
- 16.2 If any term or provision of this CFA is so found to be invalid or unenforceable but would be valid or enforceable if some parts of the provision were deleted, the provision in question shall apply with such modification(s) as may be necessary to make it valid and enforceable.
- 16.3 The parties agree, in the circumstances referred to in Clause 16.1 above, to attempt to substitute or enter into a similar agreement (under the same or similar terms) for any invalid or unenforceable provision a valid and enforceable provision which achieves to the greatest extent possible the same effect as would have been achieved by the invalid or unenforceable provision.

17 RIGHT TO APPLY FOR AN ASSESSMENT

- 17.1 You may have the right to an assessment by the Court of the amount of the Basic Charges and the Success Fee, which is payable by you under this CFA, by making an application under section 70 of the Solicitors Act 1974. There are time limits for that application, including an absolute right to assessment if you apply to the Court within one month of delivery to you of the bill and a gradual reduction of the right the longer it is left thereafter.
- 17.2 We will inform you about any rights to assessment if asked. You are of course welcome to seek advice from another law firm about this, but such advice is beyond the scope of this CFA.



18 ENFORCEMENT

If your Opponent in the Claim fails to pay any of the damages and/or costs owed to you, we have the right to take recovery action in your name to enforce any judgment, order or agreement. The terms of the CFA do not apply to such work unless in our discretion we agree otherwise. We will agree separate remuneration terms with you in respect of this work should that be necessary.

19 GOVERNING LAW AND JURISDICTION

- 19.1 This CFA and any dispute or claim arising out of or in connection with it or its subject matter shall be governed by and construed in accordance with the law of England and Wales.
- 19.2 The parties irrevocably agree that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this CFA or its subject matter.

I confirm that we have read, understood and accept the terms of this Agreement.

Signed by the Client

Your Signature: 	Name: 	Date:
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Signed by BlueLion Law Limited

**Negar Yazdani
Managing Partner**



You have the right to cancel your agreement with us free of charge within 14 days following the date on which you provide your signature to us (Cancellation Period) without giving any reason.

If you cancel within the Cancellation Period: You will owe us nothing, unless (a) your lender has made an offer of compensation during this period. In this case, we will be entitled to charge you our Success Fee as set out in the Terms of Engagement or (b) you gave us written authority to start work on your claim before the Cancellation Period ends. In this case, we will have the right to charge you a reasonable amount for the work which has been performed as set out in the CFA, and disbursements and expenses incurred, prior to you communicating the decision to cancel.

If you request to cancel after the Cancellation Period: Our agreement will remain in effect and our Success Fee will remain payable for any offer of Compensation that has been made by your lender up to the date of your cancellation, or that is made by your lender after your cancellation.

Please refer to our Terms of Engagement for full details of our cancellation procedures and our Success Fee.

If you wish to cancel our agreement, you may use the form below or send any cancellation notice in a clear statement to us at BlueLion Claims, The Centro Buildings, 20–23 Mandela Street, London NW1 0DU or by email to contactus@bluelionclaims.co.uk, quoting your case reference number.

Complete, detach and return this form ONLY IF YOU WISH TO CANCEL THE CFA

To: BlueLion Claims, The Centro Buildings, 20–23 Mandela Street, London NW1 0DU

I hereby give notice that I wish to cancel my contract for the supply of services provided by BlueLion Law Limited as set out in the Terms of Engagement provided to me.

Your name:

Your address:

Claim reference(s):

Your signature:

Date: