

# WHAT HAPPENS IF I DON'T PAY MY INSURANCE PREMIUM?



**No Risk**  
Event insurance



## PAYMENT

You must pay the premium before the start date of the event, and always within 14 days of receiving the invoice.

14 DAYS



## REMINDER

15 days after receiving the invoice, we will send you a reminder. A second reminder will follow a week later. If payment has still not been received after that, you will receive a final reminder.

15 DAYS – 22 DAYS – 29 DAYS

Have you already paid? Great! Are you unable to pay your premium? In that case please **contact us immediately at [020-225 00 69 / info@norisk.eu]**. We will then work together to see how we can help you, for example with a payment plan.



## NO LONGER COVERED

After the final reminder, you have 7 days to pay the invoice. If payment has still not been received by then, we will engage a debt collection agency. You will then be required to pay both the premium and the collection costs.

36 DAYS

If you do not pay the premium on time, your event is not insured. Failure to pay the premium on time does not release you from the obligation to pay the premium.



## COLLECTION

The collection agency makes sure we receive the premium. The agency will charge you extra for this.

37 DAYS

If we have not received your premium within 7 days of the final reminder, **we bring in a collection agency**. In that case, you will not only have to pay the premium, but also the extra costs.



## BAILIFF

The bailiff will start a process through the courts to force you to pay your premium. You will also have to pay all additional costs.

If you do not pay the collection agency fees as well as your premium, **a bailiff is called in**. The bailiff can put the matter before a court. The court can then force you to pay.

## EXPLANATION AND ADDITIONAL INFORMATION

### PAYMENT COLLECTION

Everything we do to receive the premium.

### PREMIUM

The amount you pay us for your insurance.

### COVERAGE

What you are insured for.

## REGISTRATION

If you do not pay the premium and we therefore terminate your insurance, we forward your details to the stichting Centraal Informatie Systeem (Central Information System Foundation - CIS). They enter your details on a list. If you are on that list, you may have greater difficulty getting insured in the future.

## QUESTIONS?

020-225 00 69 / info@norisk.eu