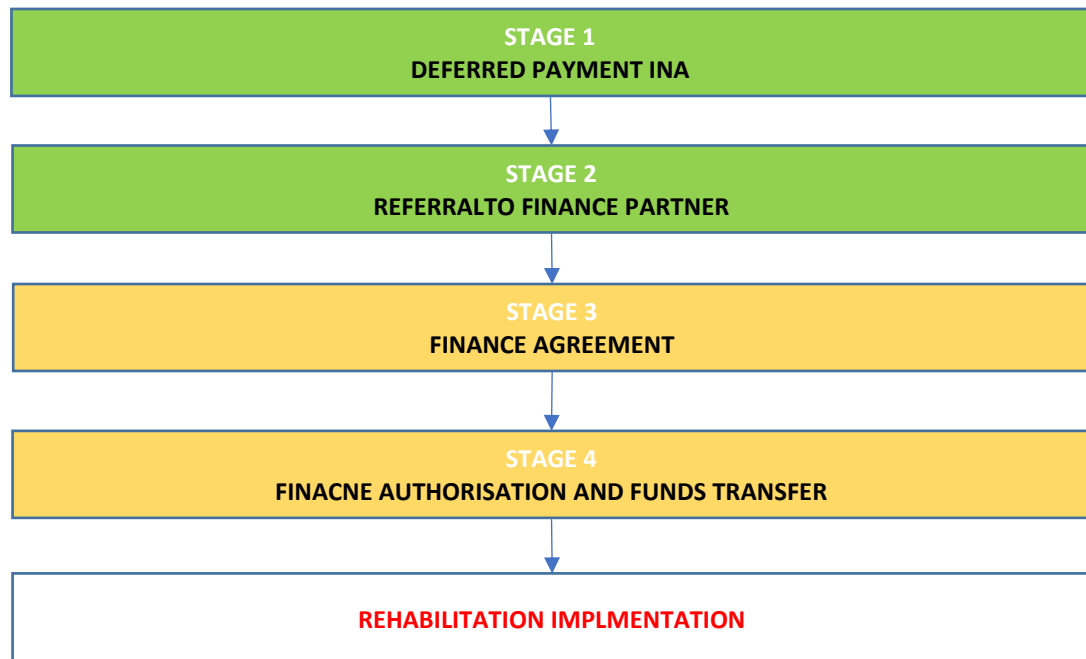


REHABILITATION FINANCE



The Medicess Rehabilitation Finance Service has been developed to give ultimate control of rehabilitation to the claimant. The finance provision is embedded into our Rehabilitation Process.

REHABILITATION FINANCE PROCESS



STAGE 1 – DEFERRED PAYMENT INA

Medicess will complete an INA with a deferred payment until finance is agreed or failing that on settlement. Medicess will write off any outstanding costs if the case fails.

Once agreed with you and your client, Medicess will use the INA to approach the defendant again for Joint Instruction.

If Joint Instruction is refused again, Medicess will recommend Rehabilitation Finance. To support the finance application the INA will provide a cost estimate for the first 12 months

STAGE 2 – REFERRAL TO FINANCE PARTNER

Once a referral to rehabilitation finance agreed with you and your client, Medicess will then make an initial referral to our Finance Partner. We will provide them with:

- 1) Your contact details and those of the patient.
- 2) A copy of the INA.
- 3) Evidence of non-compliance of the defendant.

Our Finance Partner will contact you to discuss the case and to explain the finance process

REHABILITATION FINANCE



STAGE 3 – FINANCE AGREEMENT

The Finance Partner will assess the case, INA and any relevant evidence and discuss the finance agreement option for the rehabilitation with you. With your agreement, they will contact your client to explain the process and send them the application form and credit agreement to complete, sign and return.

In general terms our finance partner will be looking for the following criteria:

CLAIM	CLAIMANT	DEFENDANT	SOLICITOR
<ul style="list-style-type: none">✓ PI claim.✓ Liability admission.✓ INA undertaken.✓ Minimum 10k loan over 12 months. From the INA	<ul style="list-style-type: none">✓ 18+ years old.✓ UK resident.✓ Not be bankrupt.✓ Mentally stable.	<ul style="list-style-type: none">✓ Prior notification of finance scheme.	<ul style="list-style-type: none">✓ Approval on to our Finance Partners panel

STAGE 4 – FINANCE AUTHORISATION AND FUNDS TRANSFER

Once the finance is agreed and following a cool off period of 14 days, our Finance Partner will hold a 12-month rehabilitation funding facility for your client. On receipt of authorisation from you and your client, the fund will be released in a minimum £5,000 tranches. This will be sent to you to pass to Medicess.

Medicess will hold the funds in a client account and draw against these funds. We will provide quarterly review reports detailing rehabilitation costs to date and cost requirements moving forwards. This report will be used by you and your client to authorise the release the of further funds from the rehabilitation funding facility.

At the end of the 12-month period / when funds are exhausted (whichever is soonest), if further rehabilitation is indicated, Medicess will provide fresh costing to support a further finance arrangement.

FINANCE REPAYMENT AND FAILED CASES

The finance agreements will become payable on settlement of the case.

If the case fails and no settlement is achieved **all finance costs will be written off**. Your client **will not be liable** be for any repayment in these circumstances.