

Three cap clauses — effect across 47 contracts

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Fictional document

Fictional document — demonstration example

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Draft	Cap	Contracts using it	Minimum cap	Maximum cap
Contract value	Variable	28	€12,000	€340,000
12 months' billing	Variable	13	€18,000	€210,000
Fixed €50,000	Fixed	6	€50,000	€50,000

The six contracts with a fixed cap are the six largest in the portfolio. A flat €50,000 cap on a €340,000 contract produces the exact opposite of what a flat cap usually seeks to do.

The six contracts with a fixed cap

Contract	Annual value	Cap applied	Ratio
1	€340,000	€50,000	15%
2	€280,000	€50,000	18%
3	€210,000	€50,000	24%
4	€195,000	€50,000	26%
5	€180,000	€50,000	28%
6	€165,000	€50,000	30%

This table does not say those contracts are poorly protected: a low cap can be a considered and negotiated choice. It says the lowest cap applies to the largest commitments.

What is provided

Element	Provided?
The 3 drafts	Yes
The quantified effect across the 47	Yes
The current spread	Yes
A recommendation	No

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