

# Trade Credit Insurance

We offer a range of insurance products and risk management solutions developed in response to the demands and expectations of the business sector, from minor risks to major exposures.

 **Our emphasis is on providing:**

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of credit insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service. For you that means real benefits, personal attention and fast claim settlements.

**Cover against trade credit risks**

Credit insurance provides you with cover for one of the most complex areas of your business: your trade credit exposures.

Most businesses insure their property, plant and equipment, yet don't insure their debtors ledger, which is often their largest asset.

As even the most rigorous credit management cannot prevent occasional bad debts, if your business provides products and services on credit terms then this cover is worth considering.

**Cover against export and political risks**

We can also arrange full cover against risks associated with exporting.

When an overseas buyer does not want to establish a documentary letter of credit and wishes to trade on open account or documentary collection basis, a useful alternative can be credit insurance covering export and political risks.

**We specialise in offering security against the following types of export and political risks:**

- Contract frustration due to events such as war and riots
- Inconvertibility of currency
- Cancellation of import/export licences
- Default by a government-owned buyer
- Contract cancellation by a buyer's government



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**General advice warning**

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in light of your own individual circumstances, to act upon the information. The document is a summary of the insurance, so please refer to the policy and our product disclosure statement for full details prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.