

■ **Who may take out insurance?**

Manufacturers, dealers and service providers who have domestic and international corporate customers

■ **What is covered by the insurance?**

Accounts receivable with payment terms of up to 180 days

■ **When will insurance cover effect?**

As of the dispatch of goods or the performance of services

Optional:

As from the commencement of production

■ **When is the insured event deemed to have occurred?**

When your customer becomes insolvent due to

- bankruptcy
- respite

However, at the latest six months after the non-payment of an account receivable (protracted default)

■ **How high is the premium?**

Individual calculation considering the customer's trade sector, payment terms, volume of business, type of cover, etc.

The premium is calculated on the basis of turnover with the insured customers

■ **How high is the insured percentage?**

Up to 90%

■ **What are the advantages?**

- Individual solution tailored to your needs
- Euler Hermes pays an indemnification if your customer is unable to pay and in case of protracted default
- Checking and monitoring of your customer's solvency
- Professional support for your credit management
- Comprehensive information, insurance and consulting management
- Online access to our worldwide information pool with more than 40 million company addresses
- A premium that can be calculated instead of the incalculable risk of bad debt losses