



# Trade Credit Insurance

*Keeping your business moving*





Verlingue is one of the largest insurance brokers in the UK and Europe. We are family owned and provide personal and corporate insurance and employee benefits solutions.

We hold strong family values, and invest time in building relationships and getting to know our clients so that we can deliver expert and competitively priced solutions.

We put exceptional customer service at the heart of everything we do and we are proud to have been awarded the Investor in Customer Gold standard.

Our goal is to protect you today and prepare you for tomorrow and we achieve this through our experience, expertise, knowledge and market reach. We support your business with every aspect of your insurance policy – from the on-boarding process to day-to-day servicing and claims management.

As a specialist broker, Verlingue places credit insurance policies for businesses spanning a broad range of industries and sizes.

*Our relationship with Verlingue is efficient and works exceptionally well for management. Verlingue act as an extension to our credit department and using them takes the worry, time & effort away from my team which allows us to concentrate on growing our business with confidence.*

Julia Birchnall, Group Credit & Litigation Manager The Energy Solutions Group



## Keeping your business moving

A comprehensive trade credit insurance policy protects against the risk of nonpayment of unpaid debt if you sell goods or services to your customers on credit terms. The cover enables you to manage your cash flow more effectively and focus on growing your business without worrying about financial losses due to non-payment.

### How can trade credit add value to your business?



#### Protect your cash flow

Your policy will provide cover for payment default, ensuring minimal disruption to your cash flow.



#### Confidence

Enables your business to diversify, grow and trade beyond traditional markets, knowing you are protected.



#### Easier access to finance

You can assign your policy to your lender to give them assurance their investment is safe.



#### Increased revenue

Cover removes the risk of non-payment allowing you to offer extended credit terms to customers.



#### Early warning

You can gain access to credit information which alerts you to high risk companies.



#### Reduce bad debt reserves

You can free up cash reserves allocated to paying off bad debt. Insurance premiums are tax deductible.

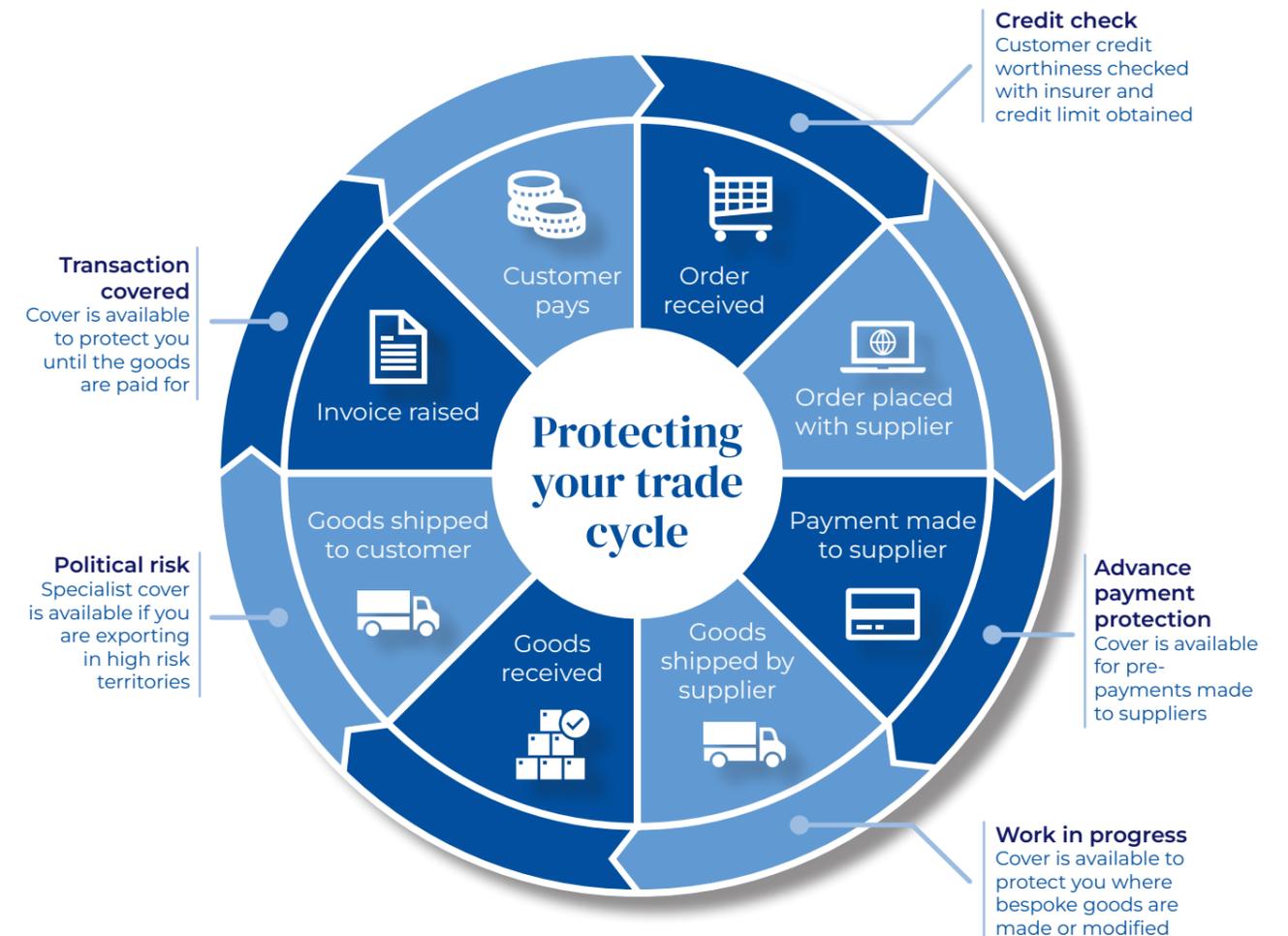


#### Peace of mind

Reduce concerns over one of the largest assets on the Balance Sheet.



## Trade Credit in action





## Our solutions



### Core Structured Solutions

- Whole turnover cover
- Single buyer cover
- Selective buyer cover (covering 5-10 named buyers)
- Top-up cover
- Catastrophe (XoL)
- Multinational and global policies



### Bonds & Surety

- Performance bonds
- Advance payment bonds
- Bid/tender bonds
- Environment agency bonds
- Maintenance bonds
- Bond facilities



### Business Support Services

- Buyer risk assessments and credit limit appeals
- Claims handling
- Supply chain management
- Full policy on-boarding support with system training
- Policy technical training
- Debt collection services



## The process

Speak to one of our specialists to discuss your business requirements

Complete our Credit Risk Questionnaire and provide an aged debt report

We will speak to the credit insurance market and obtain quotations for you

We present our report and recommendations to you and discuss your options

We receive your decision to proceed and instruct the necessary insurer to bind cover

We confirm cover is in place and provide full policy training and ongoing support



## Verlingue Trade Credit sales team



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# Protecting today. Imagining tomorrow.



  
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