VERLINGUE

Trade Credit Insurance

Keeping your business moving

A comprehensive trade credit insurance policy protects against the risk of non-payment 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.

Why Verlingue

Verlingue is a Chartered Insurance Broker and Employee Benefits consultant, providing expert solutions, including Trade Credit insurance, to businesses across the UK and internationally.

As a family-owned business, we believe strong relationships lead to better outcomes. By taking the time to understand your business, we provide advice and solutions tailored to your needs. We have held the Investor in Customers Gold Standard since 2018, reflecting our commitment to delivering an exceptional client experience.

We help businesses manage risk, protect their people and plan with confidence.

WHAT OUR CLIENTS SAY

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

The benefits

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 can help mitigate 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 depending on individual circumstances.

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

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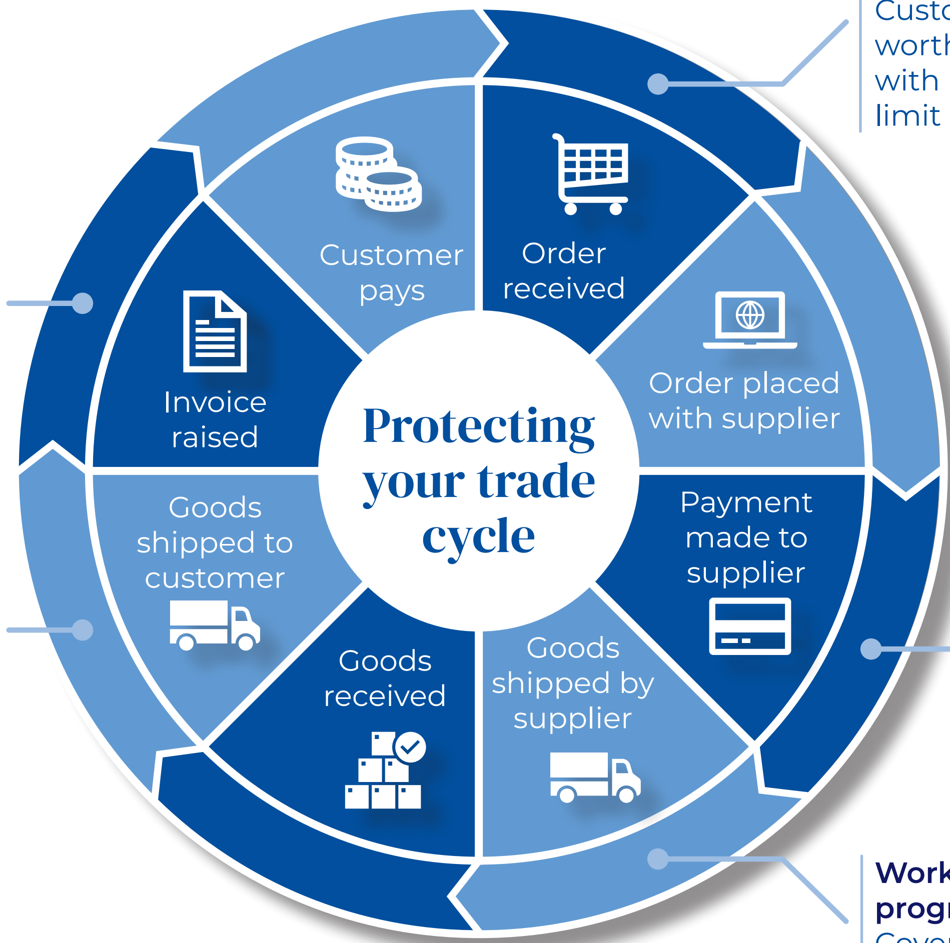
Trade Credit in action



Credit check
Customer credit worthiness checked with insurer and credit limit obtained

Transaction covered
Cover is available to protect you until the goods are paid for

Political risk
Specialist cover is available if you are exporting in high risk territories

Advance payment protection
Cover is available for pre-payments made to suppliers

Work in progress
Cover is available to protect you where bespoke goods are made or modified

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

Our specialist team

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