



# Trade Credit Insurance

*Keeping your business moving*





## Protecting today. Imagining tomorrow.

Verlingue is a leading Chartered Insurance Broker and employee benefits consultant, supporting businesses across the UK and internationally.

As a fourth generation family owned business, and part of one of Europe's largest independent insurance brokers, we combine international scale with a focused, relationship led approach.

We act as a trusted adviser, helping you manage risk, protect your people and make confident decisions. We have held the Investor in Customers Gold standard since 2018, reflecting our commitment to delivering exceptional client experience.

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

Verlingue employs  
**1,600**  
people across Europe

Verlingue places over  
**3.2bn€**  
premiums annually

### WHAT OUR CLIENTS SAY

*Our relationship with Verlingue is efficient and works exceptionally well for our management team. They act as an extension of our credit department, removing the worry, time and effort from my team and allowing us to concentrate on growing our business with confidence.*

**Julia Birchall - Group Credit & Litigation Manager at SSE Energy Solutions**



## 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 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.

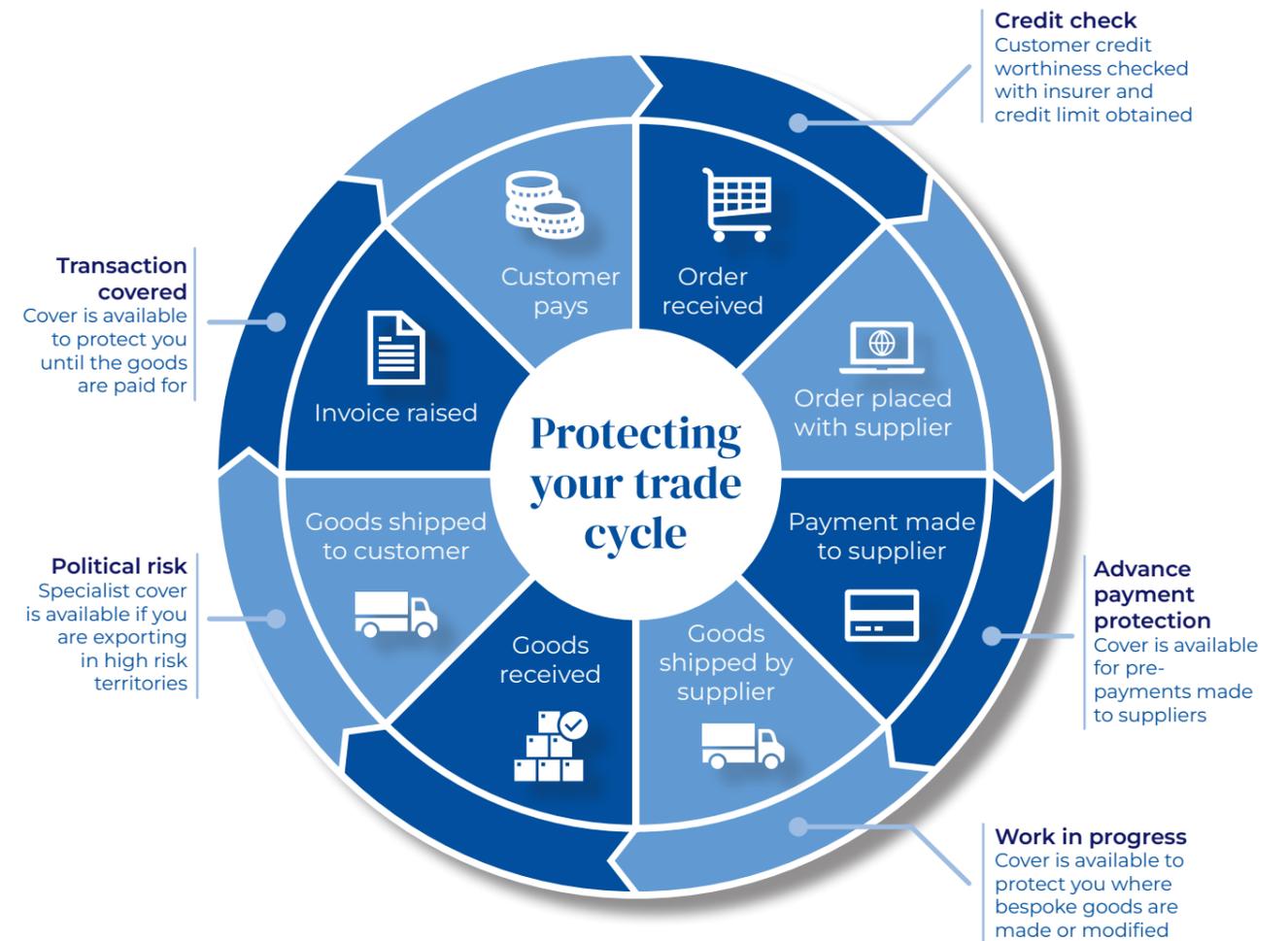


#### Peace of mind

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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