



# Trade Credit Insurance

**VERLINGUE**

INSURANCE BROKERS & EMPLOYEE BENEFITS

Your Trade Credit  
Insurance Experts



## **Bad debts are an increasing problem and corporate failures continue at an alarming rate**

### **The risk of incurring bad debt**

Bad debts can have a significant effect on a business's growth plans, profits or its' very survival.

More and more businesses are now turning to credit insurance to supplement their own credit control procedures and to provide a greater peace of mind of knowing that they could recover up to 90% of any money owed to them.

## **Verlingue Credit Team**

Our specialist team has extensive experience within the credit insurance and surety bonds market, meaning that you're dealing with experts who will suggest the right options for your business.

We have access to, and are trusted by, all the major credit insurance insurers which means that you will always get a competitively priced solution and outstanding support if you ever need to make a claim.

### **The facts** *(Atradius, 2019)*

- 35.1% of the total value of UK B2B invoices issued over the past year remained unpaid at the due date - the highest percentage in Europe
- 56.1% of the total value of UK B2B sales were transacted on credit
- The UK is facing the highest increase in insolvencies in 2019 and 2020 in Western Europe

simple, clear, efficient



## Our Solutions

Some of the solutions we can help our clients with include:

- Whole Turnover Domestic Credit Insurance, Export Credit Insurance or Combined
- Pre-Delivery Coverage - designed for situations where goods are made to order
- Key Account Credit Insurance
- Catastrophe Credit Insurance
- Global Credit Insurance - designed for multinational companies with trading centres in several countries

## Benefits for your Business

- **Competitive Advantage** - offer more competitive credit terms
- **Continuation of Cash Flow** - cover in the event of a payment default
- **Higher Credit Ratings** - your suppliers will feel more secure in offering credit terms
- **Easier access to Finance** - if you need to obtain trade finance to fund contracts, simply assign your policy claim payments to your financiers
- **Early Warning** - gain access to a network of credit information, which can alert you to high risk companies

**“** We have always relied on Verlingue as they are competent, professional and understanding of our needs. The service has been excellent from the very start, hence the reason why we continue to use them today as our credit insurance broker.

*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*

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