

# Verlingue Trade Credit... Keeping your business moving

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

- 1 Protect your cash flow:** Your policy will provide cover for payment default, ensuring minimal disruption to your cash flow.
- 2 Confidence:** Enables your business to diversify or grow beyond traditional markets, knowing that you are protected against bad debts.
- 3 Easier access to Finance:** If you need to obtain finance you can assign your policy to your lender to give them the assurance that their investment is safe. It can also help you obtain increased levels of funding.
- 4 Increased revenue:** Trade credit insurance removes the risk of non-payment (default) from your sales invoice. This allows you to offer extended credit terms to your customers which could help increase revenue and profit.
- 5 Early warning:** Gain access to credit information which can alert you to high risk companies before you expose your company to unnecessary risk.
- 6 Reduce bad debt reserves:** Free up cash reserves that are allocated to paying off bad debt. Credit insurance premiums can be tax deductible.

## Protecting your Trade Cycle



## Trade Credit in action

- 1 Credit Check**  
Customer credit worthiness checked with insurer and limit agreed
- 2 Advanced Payment Protection**  
Cover available for pre-payments made to Suppliers
- 3 Work in Progress**  
Cover is available to protect you where bespoke goods are being manufactured or modified
- 4 Political Risk**  
Cover is available if you are exporting or transacting with high risk territories
- 5 Transaction Covered**  
Cover then available to protect you until the goods are paid for

**VERLINGUE**

INSURANCE BROKERS & EMPLOYEE BENEFITS



[www.verlingue.co.uk](http://www.verlingue.co.uk)



# Our Solutions



## Core Solutions

- Whole Turnover Policies
- Top Account Cover
- Specific Account Cover
- Top-Up Cover
- Bonding & Surety
- Debt Collection Services

## Trade Credit Insurance

Provides protection against bad debts incurred within the business trading cycle and can assist with improving cash flow

## Business Support Services

- Staff Training
- Buyer Risk Assessment
- Credit Limit Service
- Claims Handling Service
- Administrative Support
- Supply Chain Management

# The Process



# Verlingue Trade Credit Contacts

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