

# Trade Credit Insurance

## Credit management solutions that can help your business grow

QBE offers a competitive product range and high levels of service within the credit industry. Our long history and experience with trade credit insurance and debt recovery services\*, provides the right balance to help your business grow with confidence.

\* Debt recovery services available via Approved Collection Agencies.

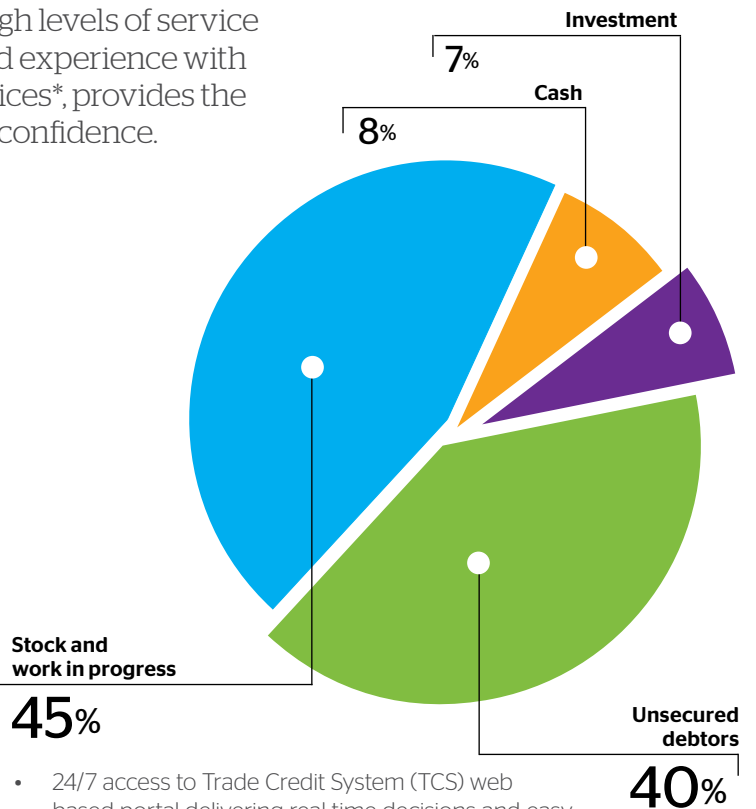
### Why trade credit?

Trade credit insurance takes the risk out of providing customers with credit terms. We provide cover against commercial bad debts protecting one of your most important assets – your cash flow.

On a typical balance sheet, uninsured debtors represent an average of 40% of your current assets. Trade credit insurance is an ideal solution to protect this valuable asset, your business profitability and enhance your credit management processes.

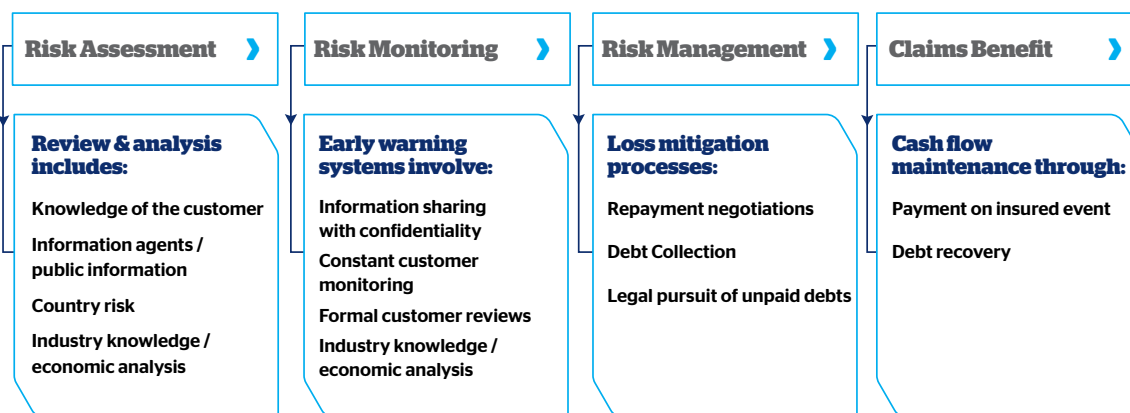
### Benefits to you

- Early warning system for bad payers or poor risks, assisting in avoiding a bad debt
- Indemnity up to 90% of each unpaid debt
- Credit management tools to assist in managing your debtors (QCheck, collections and legal action)
- Option to have claims paid in the currency of loss (major international currencies only)



- 24/7 access to Trade Credit System (TCS) web based portal delivering real time decisions and easy management of your insurance needs
- A policy that may improve your banking arrangements
- Confidence when dealing with new customers or entering new industries, regions or sectors

### Risk management model



For more details contact your broker or QBE Insurance on 1800 789 091  
[www.qbetradecredit.com](http://www.qbetradecredit.com)

