

Special Products

Advance Payment and Supplier Funding Cover

About Atradius

For nearly 100 years, Atradius has been supporting businesses by providing innovative and effective protection for domestic and international trade.

From this leading position, we have pioneered many aspects of credit insurance that are now regarded as integral to effective credit sales transactions. Our continuing innovations are helping to ensure that businesses are protected against the risk of non-payment as well as supporting their access to finance.

With 160 offices across 50 countries and access to information on more than 200 million companies worldwide, Atradius understands business and trade, together with the global risks.

Our Special Products are yet another Atradius innovation and provide protections tailor-made to specific risks. This information sheet is one of a series that helps explain the key benefits from our range of trade credit and political risks insurance.

Special Products:

- Single Contract Cover
- Single Buyer Cover
- **Advance Payment and Supplier Funding Cover**
- Non-Cancellable Credit Limit Cover
- Investment and Overseas Assets Cover
- Excess of Loss Cover



Advance Payment and Supplier Funding Cover

If your business undertakes contracts where advance payments are required, the insolvency of a supplier could leave you without the expected goods and services. Also, you're unlikely to be able to recover any advance payment.

We can protect you by offering support for up to 95% of the advance payment in the event that your supplier becomes insolvent and is unable to fulfil the order.

The cover can be used to support your access to finance as your bank can be a loss payee on your policy. Alternatively,



if a bank is directly funding an advance payment and takes assignment of the contract, we can issue a policy directly to them.

Every policy is specifically tailored to your contract. We will calculate your premium to match your exposure to the risk of non-performance through the milestones of your contract until completion.

Due to the specific terms often stipulated in advance payment contracts, every policy is tailored to each particular case.

Key features:

- Available for a wide range of transactions ranging from the supply of capital goods to services
- Protects you and your bank against the insolvency of the supplier
- Up to 95% cover
- Flexible cover levels
- Cover up to three years

Primary benefits:

- Highly effective cover for your business. It provides valuable protection against the risk of a supplier becoming insolvent before goods are delivered following an advance payment
- Adaptable to incorporate the involvement of banks as the advance payment provider

Benefits to banks:

- Increases the transaction capacity
- Improved client relationship and competitiveness
- Enlarged credit capacity (rated or unrated)

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