

Special Products

Excess of Loss 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:

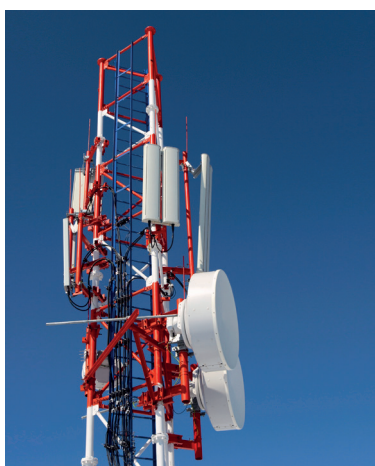
- Single Contract Cover
- Single Buyer Cover
- Advance Payment and Supplier Funding Cover
- Non-Cancellable Credit Limit Cover
- Investment and Overseas Assets Cover
- **Excess of Loss Cover**



Excess of Loss Cover

Does your business have robust credit management processes in place? Do you use careful analysis and have strict procedures to control credit granting? Are you regularly meeting with your buyers to maintain and understand their business in detail?

These key questions provide the starting point to explore the benefits of Atradius' Excess of Loss cover. This cover is specifically designed to protect companies from catastrophic loss and is a flexible method of acquiring protection against commercial and political risks across your whole receivable portfolio.



Within Excess of Loss cover, your business can make decisions to support its own credit limit decisions. Atradius provides a high level of discretionary limit and our Non-Cancellable credit limits on your key exposures provide you comfort and certainty.

The flexibility and autonomy of this solution is underpinned by an excess layer, where your business agrees to absorb a loss, up to a specified pre agreed limit, before the policy is eligible to pay claims.

This approach can clearly provide some wide ranging benefits to your business, built on robust credit management. You are in the driving seat, managing exposure effectively to ensure that unacceptable levels of risk are avoided if trading conditions deteriorate unexpectedly.

Excess of Loss cover provides you not only with highly effective protection against commercial and political financial risk that might impact on your business, but also allows a high degree of flexibility in how you manage your credit limit portfolio and ultimately the premium you pay.

Key features:

- Flexible indemnity levels and price depending on the level of excess chosen
- Complements existing credit management processes

Primary benefits:

- Provides highly effective protection from the risk of non-payment due to commercial and political events
- Incorporates a flexible excess layer, which enables your business to control its premium spend by agreeing to absorb a pre-defined proportion of any losses
- Incorporates a high degree of discretionary credit limit using your credit assessment skills
- Offers Non-Cancellable limits on key business exposures

Atradius N.V.
David Ricardostraat 1
1066 JS Amsterdam
The Netherlands

Atradius Trade Credit Insurance, Inc.
230 Schilling Circle,
Suite 240
Hunt Valley MD 21031

www.atradius.com