

## TradeLiner

“GIVE YOUR BUSINESS A TRUE ADVANTAGE:  
**GO FOR TRADELINER!**”

TradeLiner is a comprehensive credit insurance solution which protects companies from the unnecessary cost and inconvenience of late payment and customer insolvency.

It offers solid cashflow protection and efficient credit management support to bring you peace of mind, financial stability and ultimately facilitate the healthy growth of your business.

### **Global services to protect your business**

**T**radeLiner offers three essential benefits, ensuring the credit you grant to your customers is managed effectively.

▶▶ **Prevention of bad debts:**

Coface regularly evaluates each of your customers to make sure you are not trading on risky terms with bad payers.

▶▶ **Collection of unpaid invoices:**

Coface's international network of expert debt collectors use effective and professional techniques to collect your unpaid invoices, while preserving your relationship with your customer.

▶▶ **Indemnification:**

Should collection take longer than expected or fail entirely, Coface indemnifies the loss you incurred from unpaid invoices.



# YOU HAVE A SPECIFIC NEED, WE HAVE THE SOLUTION

## / TradeLiner: a comprehensive and customized credit insurance solution

Choose from an extensive range of options and services to enhance your cover and build the credit insurance solution that works for you.

TRADELINER: A COMPREHENSIVE SOLUTION	OPTIONS		
<ul style="list-style-type: none"> <li>▶ Cover against insolvency or customer payment defaults for all of your sales payable on credit terms</li> <li>▶ Coverage customized to each of your customers</li> <li>▶ Autonomy allowing you to determine your coverage</li> <li>▶ Flexibility with the payment terms you grant to your customers</li> <li>▶ Indemnification up to 90% of your losses</li> <li>▶ Collection services for your unpaid debts</li> <li>▶ Simplified risk premium with an all-inclusive rate</li> <li>▶ An on-line tool, "CofaNet Essentials", to manage your buyer (customer) portfolio and buyer coverage</li> </ul>	<b>Political Event cover</b>	<b>Advance payment to suppliers cover</b>	<b>Binding orders cover</b>
	to cover non-payment due to a war, currency transfer restriction...	to cover the non-reimbursement of advance payments made to your suppliers	to extend cover for orders to be delivered after a reduction or cancellation of the buyer coverage
	<b>Natural Disaster cover</b>	<b>Topliner</b>	<b>Aggregate first loss</b>
	to cover non-payment due to a natural disaster	on line supplemental cover on your buyers receiving insufficient coverage	protection of the balance sheet providing cover only for exceptional losses
	<b>Disputed Debts cover</b>	<b>Pre-shipment cover</b>	<b>Consignment stock cover</b>
	to advance indemnification and assist with the management of disputed debts	to cover manufacturing costs when the buyer become insolvent before delivery	to cover sales from a stock of goods located on the buyer's premises

## / TradeLiner adjusts proactively to evolutions in your business

You have to deliver an unexpected and urgent order and have no time to apply for buyer coverage? **We will support you by giving you buyer coverage retroactively.**

In the event of unpaid debts, **you can decide to be indemnified earlier** whenever it makes a difference to your business.

Your annual minimum premium **will adjust automatically each year** based on your previous year's turnover.

You will pay your premium once the business is done **we won't charge premiums in advance.**

## / Reduce your credit management administration

Upload your accounting data in CofaNet Policy Master and it **will manage your credit insurance contract for you.**

## / Access to better financing terms

Enhance Cofanet Policy Master with CofaNet Cash Master, **to reassure your financing partners**, through the delivery of certificates of cover to your banks.

 To find out more about TradeLiner, go to [www.coface.com](http://www.coface.com)