

TopLiner

FACT SHEET «WHEN MORE IS YOUR STRATEGY»

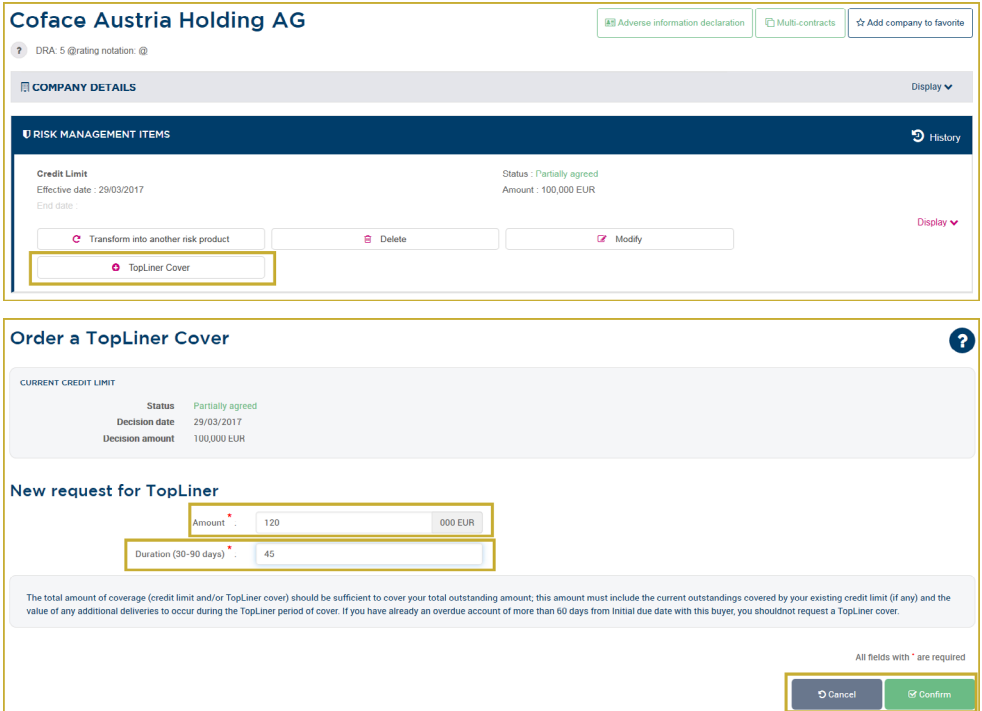
TopLiner is a supplementary cover for your existing credit insurance contract. TopLiner is available for

- 5.000 to 5.000.000 EUR
- 30 to 90 days

if a credit limit request was enquired, partly or fully rejected within the last 6 months.

TopLiner Cover

You can modify the parameters making it possible to select the most appropriate cover (amount and period covered, renewal or not):



Coface Austria Holding AG

DRA: 5 @rating notation: @

COMPANY DETAILS

RISK MANAGEMENT ITEMS

Credit Limit
 Effective date: 29/03/2017
 End date:
 Status: Partially agreed
 Amount: 100,000 EUR

Buttons: Transform into another risk product, Delete, Modify, Display

1 TopLiner Cover

Order a TopLiner Cover

CURRENT CREDIT LIMIT

Status: Partially agreed
 Decision date: 29/03/2017
 Decision amount: 100,000 EUR

2 **New request for TopLiner**

Amount: 120 000 EUR
 Duration (30-90 days): 45

The total amount of coverage (credit limit and/or TopLiner cover) should be sufficient to cover your total outstanding amount; this amount must include the current outstandings covered by your existing credit limit (if any) and the value of any additional deliveries to occur during the TopLiner period of cover. If you have already an overdue account of more than 60 days from initial due date with this buyer, you should not request a TopLiner cover.

All fields with * are required

Buttons: Cancel, Confirm

Pricing is displayed online on CofaNet Essentials before validating the additional cover request. In this way, you can directly compare the cost of risk and your net margin, and then take an objective decision:



TopLiner Cover

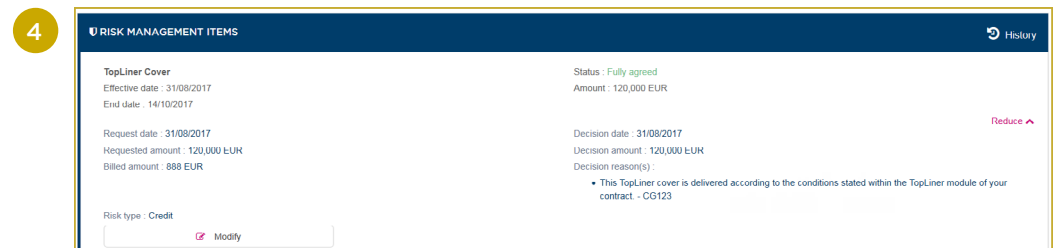
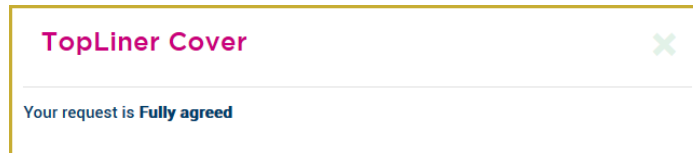
Requested amount: 120,000 EUR
 Decision amount: 120,000 EUR
 Duration: 45 Days
 TopLiner Premium (excluding taxes): 888 EUR

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By accepting this proposal, you accept the terms and conditions of the TopLiner module included in your contract, and you expressly acknowledge, agree and understand that the conditions of cover of your contract are also applicable to the TopLiner cover, particular provisions relating to risk management.

Buttons: Refused, New simulation, Buy

As soon as it has been validated online, the supplementary cover is activated for the amount and period selected.



What impact does TopLiner have on the conditions of my Insurance Contract?

TopLiner is fully aligned with your primary policy; it does not have any impact on the current contract conditions:

- The maximum credit period indicated in the contract continues to apply.
- The insured percentage and allocation of the sums collected remain unchanged.
- The minimum premium is not affected.
- The maximum liability benefits from the TopLiner premiums.
- Premiums and claims linked to TopLiner are factored into the profit-sharing and the no claims bonus.
- The conditions for submitting a claim as well as the claims payment methods remain unchanged.

Which timeframe is covered by a TopLiner limit?

A TopLiner limit is valid for the selected period of cover (from 30 to 90 days). TopLiner cover is uncancellable (except for buyer's insolvency) even if the primary credit limit is decreased or cancelled during the period of supplementary cover. The TopLiner cover cannot be retroactive and is not renewed automatically. A new TopLiner limit may be requested and delivered at any time. Precondition for supplementary cover is a partly or fully rejected credit limit request for your buyer and purchase of a TopLiner limit via CofaNet Essentials within 6 months after this credit limit decision. It replaces an existing TopLiner limit (without reimbursement). TopLiner cover ends if the contract is no longer active.

FOR ADDITIONAL INFORMATION PLEASE CONTACT
OUR SALES MANAGER OR VISIT OUR WEBSITE



+43/1/515 54-690
sales-austria@coface.com
www.coface.at