



coface
FOR TRADE

**TOPLINER
CREDIT INSURANCE**

COFACE TOPLINER



SUPPLEMENTAL COVER IN THE FRAMEWORK OF YOUR GLOBALLIANCE CONTRACT

TopLiner is a supplemental cover which goes beyond typical credit insurance. We keep the focus on credit limit decisions based on the risk assessment of our risk analysts.

In cases when crucial parameters make it impossible to sign a requested limit to full extent TopLiner offers the possibility to buy supplemental cover for selected customers and a pre-defined period of time.

“When MORE is your strategy”

GOOD BUSINESS - FOR CERTAIN

Risk assessment is the basis for credit limit decision of our underwriters. Deteriorated risks, e.g. insufficient credit ratings, sometimes require partial or full rejection of limit requests.

What should be done if, in spite of higher risk potential, you would like to deliver to the full extent of your client's order for strategic reasons? Until now there were no solutions. Coface replied to the demands of the market and developed a new product feature.

TopLiner allows you to purchase complementary insurance cover for a set period of time quickly and easily via Cofanet. We would like to emphasize the fact that a cover exceeding the credit limit calculated by our credit underwriters is subject to a higher risk and, thus, is a purely commercial decision.



TOPLINER IS AVAILABLE FOR:

- an amount from 5 to 5.000 KEUR
- a term of 30 to 90 days

Choose the supplemental amount to cover. Set the cover term for the desired number of days. View our approval and rates online on Cofanet. Validate and cover takes effect immediately.

ON THE SAFE SIDE

With TopLiner, Coface delivers expertise by providing a straight assessment of the cost of your credit risk. The price of the additional cover represents a supplement to the basic premium, rewarding the risk monitored by Coface. You can evaluate the cost of the risk against your net margin to ensure that your commercial transaction remains profitable.

KEY FEATURES

The amount of TopLiner cover and the price for supplemental cover depend on the aggravation of risk and are calculated online.

The offer is available as a contract module of the Globalliance Contract; the product may be purchased only via Cofanet.

TopLiner grants non-cancellable cover for the set period of time (except in case of the Buyer's insolvency).

TopLiner is highly flexible in terms of amounts and timeframes. A new TopLiner request may be taken out at any time. On Cofanet you can modify parameters (amount of cover and duration period) and choose the option fitting your needs best.

With just a single contract, you receive supplemental cover that does not affect the terms and conditions attached to the primary credit limits. The price is based on parameters you can modify up to the point of purchase confirmation online on Cofanet. Complementary cover will be invoiced only upon validation of purchase and is granted without any additional limit fees. The conditions for submitting a claim as well as the claims payment methods remain unchanged.

This product is available exclusively online via Cofanet. A new TopLiner request can be extended and replaces the previous one (without reimbursement).

THE GLOBAL SAFETY NET FOR ALL

In a business climate that is fiercely competitive and increasingly unpredictable your ability to safeguard against bad debt assumes an even greater significance. Payment defaults and insolvencies can happen anytime. The safety net from Coface prevents you and your company from financial difficulties. It protects you completely and enables you to trade safely.

You benefit from the credit assessments of your customers by the global information network of Coface. We are directly present in 66 countries and 224 cities and therefore close to your customers. Our unique database provides you access to information on more than 60 million companies and their credit assessment in terms of credit opinion.

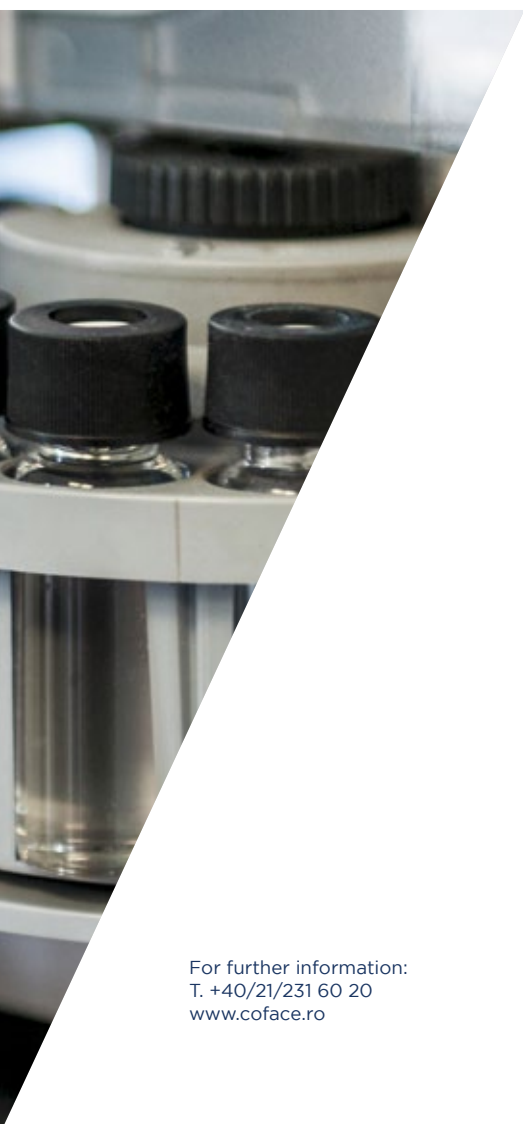
Our assessment systems inform you anytime on the risk and stability of your commodity and service flows. In the delicate structure of the economy insurance against non-payment as well as prevention and minimisation of claims are the key to successful business strategy and peace of mind.

ADVANTAGES

- Supplemental cover entirely in your own hands for your main customers.
- Flexibility to deliberately purchase complementary insurance cover for single buyers.
- Support tailored as closely as possible to your growth strategy.
- You become stakeholders in the risktaking process.

SAFE BUSINESS IN DIFFICULT TIMES

You need responsible, intelligent and reliable solutions for your company to protect yourself against payment defaults. Coface analysis the economic business environment as well as their changes in 158 countries. Our 350 underwriters are based worldwide to ensure that they are close to local markets, fully aware of legal requirements, local risks and opportunities. Our systems enable us to indicate risks and inform you in real time.



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