

Protecting your business against non-payment is of crucial importance for many companies in Europe.

By granting payment terms of 30, 60, 90 days, or even more, depending on the country of export, companies expose themselves to a risk of non-payment that could weigh heavily on their balance sheet. This risk is traditionally covered by a credit-insurance policy.

Credit-insured companies therefore seek to obtain the best possible coverage rate, i.e. the proportion of outstandings covered by their policy. Extended coverage enables them to accelerate their business development: accept a major new order from a prospect, expand their business relationship with a regular customer, cover peaks in activity, or optimize invoice financing to boost their investment capacity.

Being well covered also makes it easier to accept internal risk-taking without having to mobilize significant equity capital... and it also means better compensation in the event of non-payment.

Cartan Trade offers a complementary credit insurance solution to increase the acceptance rate of your outstanding receivables. This "Top up" solution supplements the cover provided by your primary credit insurer, when the latter is unable to provide full coverage of your receivables.



Unlock Plus, the Top up solution from Cartan Trade

All companies already credit-insured, with a turnover in excess of €10 millions, can benefit from the many advantages of Unlock Plus:

Tripling your cover

With Unlock Plus, you can triple the cover obtained on the primary policy, accelerating your commercial development and reinforcing your company's protection in the event of non-payment. Your primary insurer's refusals are analyzed and revised on a personalized basis.

Enhanced visibility

You benefit from the insights of our experts, complementary to those of your primary insurer, in managing your risks. This improved visibility on buyers enables you to fine-tune your internal decision-making rules before delivering or accepting new orders.

Dedicated Risk Underwriter

For each credit limit request on your buyers partially covered or refused by the primary insurer, we update and analyze the information on their financial situation, before granting you a cover enabling you to triple the primary limit.

Portfolio monitoring

Cartan Trade closely monitors your buyer portfolio: you are immediately alerted if the financial health of your buyers deteriorates. Regular meetings are also organised with your broker and your dedicated risk underwriter to discuss your strategic issues with your clients.



"When you place your trust in Cartan Trade, you benefit from the sector-specific expertise of a team on a human scale. Each Unlock Plus customer is accompanied by a dedicated risk underwriter who regularly discusses with the financial departments and their broker, to provide concrete solutions to their risk problems." According to Hugo Poinsot, risk underwriter at Cartan Trade

Improving coverage without complexity

And because at Cartan Trade we know how important ease of management is to our customers, the Unlock Plus contract has been designed to follow the operation of the primary contract:

- Contract conditions are **aligned with your primary contract**, to make it easier to use credit insurance solution.
- In the event of unpaid invoices, **your usual contacts remain unchanged**: the collection of overdues remains centralized by the primary insurer.
- Cartan Trade **compensates you in addition** to the indemnity paid by the primary insurer
- Your premium is invoiced on the basis of guaranteed limits, so there's no need to send us your turnover declaration.

With Unlock Plus, everything is clear!

"We have developed an innovative contract, with a billing principle as close as possible to our customers' needs: thanks to our 'Pay per Approved Limits' system, insurance premium billing is based on the actual limits issued by Cartan Trade. The budget allocated to the contract is perfectly predictable, so there are no surprises," explains Vladimir Malenic, Commercial Underwriter at Cartan Trade.

Don't wait any longer to ask your broker for an **Unlock Plus** quote!

1

It's easy to get a quote: you send us, via your broker, **a list of your buyers to test the coverage** of your portfolio.

2

Our experts **analyze the financial health** of each company and decide on **an amount of coverage** per buyer.

3

We then send you a **quote detailing your coverage** and the **features** of your contract.

If you agree, your contract is activated in a matter of moments. You can develop your sales with complete peace of mind!



Contact us for more informations:

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