

UNLOCK PLUS

Additional
protection for your
existing credit
limits

INCREASE YOUR COVERAGE, ACCELERATE YOUR GROWTH



WHO IS UNLOCK PLUS FOR?

- ♦ Are you currently credit insured but have shortfalls in your coverage ?
- ♦ Do you need increases in your credit limits, either on a permanent basis or for a temporary period ?
- ♦ Do you wish to optimise your trade receivable coverage and prudently increase your sales ?
- ♦ Are you looking for consistency of coverage and a partner who listens to you ?

Whatever the size or scale of your business, UNLOCK PLUS allows you to increase the protection on your customers, in the UK and abroad.

With UNLOCK PLUS, unlock your potential and stay focused on the development of your business !



WHY TAKE OUT CREDIT INSURANCE?

Unlock Plus is the top up product from Cartan Trade providing you with additional protection on credit limits already in place.

The way the policy works :

- ♦ You identify a list of customers where you have shortfalls in your existing credit limits.
- ♦ We offer you a personalised solution: each credit limit request is analysed by our experienced risk underwriting team. Our answers are adapted to your needs with the possibility in certain cases for us to offer credit limits on your existing nil decisions.
- ♦ In the event of non payment from one of your customers, your primary insurer will manage the recovery of your debts. We will indemnify your losses (covered but not recovered) up to your additional level of top up cover.



THE BENEFITS OF THE POLICY

Our analysts review every request for cover. In the event of termination of your primary insurer we will mirror their decision to ensure your risks are managed.

Our wordings are easy to follow and clearly show what is covered in your policy and how the coverage determines the premium level you pay.



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graph TD; A[Your need  
250 000€] --- B[Primary insurer  
100 000€]; A --- C[Cartan Trade Unlock Plus  
150 000€];
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The diagram illustrates the funding sources for a 250,000€ need. It is split into two parts: 100,000€ from the Primary insurer and 150,000€ from Cartan Trade Unlock Plus.

- ◆ We will endeavour to match the contractual terms of your primary policy for a streamlined solution.
- ◆ In the event of non payment, recovery is ensured by your primary insurer. You keep your exiting contacts.

We provide you with a digital platform to steer and manage your day to day exposures. We will keep you updated with any changes to the financial health of your customers

WHY CHOOSE CARTAN TRADE ?

- ♦ A trusted partner, with insight into the DNA of SMEs.
 - ♦ A specialist capable of adapting to your working methods to offer you tailor made offers.
 - ♦ An experienced, complimentary and supportive team.
- ♦ Strong financial strength (rating AA-).
 - ♦ A simple digital platform where you can monitor your insured exposures autonomously.



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