

**CARTAN
TRADE**

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 !

UNLOCK PLUS

Additional protection for your existing credit limits

Thanks to the contract **UNLOCK PLUS**, Cartan Trade, a new digital player in credit insurance in France and in Europe, supports your commercial development in complete security, by offering you additional covers to your existing credit-insurance contracts.



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.



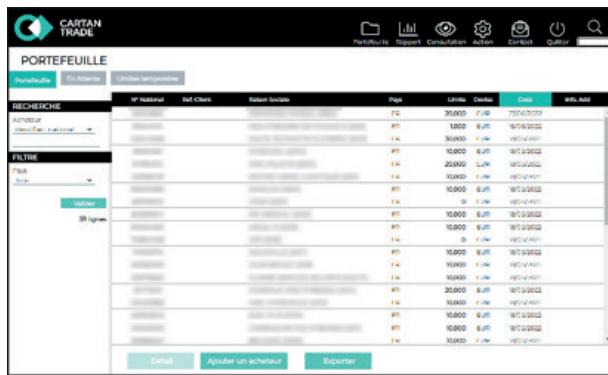
THE BENEFITS OF THE POLICY

Certainty of cover

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.

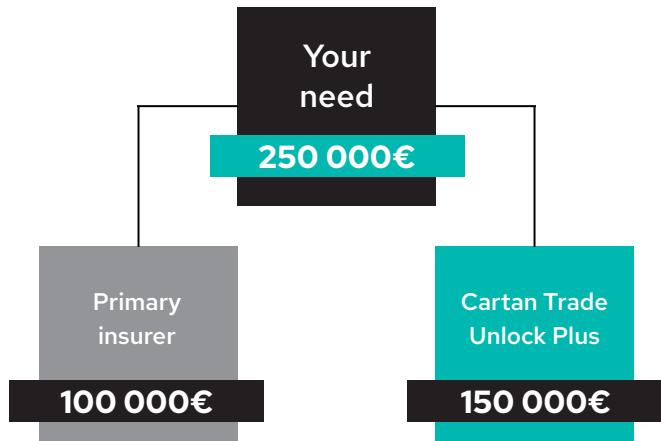
A clear commitment

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.



How your policy works

Unlock Plus supplements your primary policy to cover your additional needs.



Easy to manage

- ♦ 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 existing contacts.

Accessibility and responsiveness

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.

Contact us for more details :

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