### **TopLiner**

## A SUPPLEMENTAL COVER TO SUPPORT YOUR COMMERCIAL DEVELOPMENT



When more is your strategy ,,

I need supplemental cover.

I intend to reach certain targets and have plans to grow, so I need something more!

I would like to have more information to help me decide whether to add more cover.

SIGN UP ONLINE A NON-CANCELLABLE SUPPLEMENTAL COVER, FOR A DURATION YOU CHOOSE

You obtained a primary guarantee lower than requested, or even no guarantee from our part?

TopLiner offers you:

- Non-cancellable\*1 supplemental cover
- For your customers worldwide



### TOPLINER, A STRAIGHTFORWARD OFFER, AN IMMEDIATE ANSWER

- 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

#### **SUPPLEMENTAL COVER PARAMETERS:**

- Amount: from Euro 5 000 to Euro 5 000 000\*2
- Term: from 30 to 90 days

You can change these parameters in Cofanet in order to adjust your cover request

\*2 equivalent amount in respective contractual currency

<sup>\*1</sup> except in case of insolvency.

# SUPPLEMENTAL COVER INTEGRATED INTO YOUR CONTRACT

With just a single contract, you receive supplemental cover that does not affect the terms and conditions attached to the primary guarantees.

No specific statement is required for the premium calculation.

The complementary cover is granted without any additional limit fees.

The conditions for submitting a claim as well as the claims payment methods also remain unchanged

# AN ADJUSTED PRICE THAT ENABLES YOU TO ASSESS THE AGGRAVATION OF RISK

For deteriorated risks, where our underwriters must make preventive decisions, TopLiner comes into play.

TopLiner offers you a price adjusted to the risk presented by the buyer, taking into account in real time the amount of cover and term that you would like to obtain.

#### WITH TOPLINER, YOU MAKE THE DECISION

TopLiner is a supplemental cover which goes beyond typical credit insurance and stands apart.

With TopLiner, Coface delivers expertise by providing a straight assessment of the cost of your credit risk. You can evaluate it against your net margin to ensure that your commercial transaction remains profitable.



With TopLiner, you make the essential adjustments to complement the risk management of your contract