



## PRODUCT SHEET

### Policy features

Scope	Price
<p><u>Covered:</u></p> <ul style="list-style-type: none"> <li>• Insolvency and default</li> <li>• Goods delivered and services provided</li> <li>• Commercial entities</li> <li>• Short term: 6 months</li> <li>• All countries</li> </ul> <p><u>Not covered:</u></p> <ul style="list-style-type: none"> <li>• Political risks</li> </ul> <p><u>Risk start:</u></p> <ul style="list-style-type: none"> <li>• Delivery of goods or provision of services</li> <li>• To be invoiced within 30 days</li> </ul>	<p><u>Premium:</u></p> <ul style="list-style-type: none"> <li>• Percentage of turnover excluding VAT</li> </ul> <p><u>Limit Fees:</u></p> <ul style="list-style-type: none"> <li>• As per rates of CGI Services</li> </ul> <p><u>Payments:</u></p> <ul style="list-style-type: none"> <li>• Premium: annual minimum calculated on expected turnover paid monthly or quarterly in advance and adjusted on final turnover declared within 2 months of renewal date</li> <li>• Fees: monthly invoicing</li> </ul>
Limits	Claims
<p><u>Written Limits</u></p> <ul style="list-style-type: none"> <li>• Written notification</li> <li>• All countries</li> <li>• Ceiling: max. liability</li> <li>• Cover: max.85%</li> <li>• Retroactivity: max. 62 days</li> </ul> <p><u>Discretionary Limits</u></p> <ul style="list-style-type: none"> <li>• Mauritius</li> <li>• Ceiling: max. MUR 250,000</li> <li>• Cover: max 75% or excesses</li> <li>• Under conditions</li> </ul>	<p><u>Insolvency:</u> formal situation as per definition</p> <p><u>Default:</u> non-payment</p> <p><u>Notifiable Serious Event:</u> as per definition</p> <p>Immediate written declaration</p> <p>Automatic withdrawal or suspension of credit limit</p>
	Indemnification
	<p><u>Insolvency:</u> 30 days (from receipt of the form)</p> <p><u>Default:</u> 3 months (from receipt of the form)</p>
Debt Collection	Miscellaneous
<ul style="list-style-type: none"> <li>• CGI Services</li> <li>• All countries</li> <li>• Partnership with Atradius Collections</li> </ul>	<p><u>Policy Period:</u> fixed period without automatic renewal</p> <p><u>Max. annual claim:</u> as a rule 30 times the minimum premium</p> <p><u>On Stop Date:</u> to be agreed</p> <p><u>Approved claims assignment:</u> possible to your banker</p>