

PRODUCT GUIDELINES – HOW TO USE TopLiner.

TopLiner IS DESIGNED TO OFFER YOU MORE FLEXIBILITY. WHEN IT COMES TO RISK TAKING, YOU ARE THE DECISION MAKER.

WHAT IS TopLiner's PURPOSE

TopLiner is an optional module allowing you to buy more cover from Coface in cases where our risk-underwriters have provided you with a restrictive credit limit decision, be it a partial credit limit, a reduction, a refusal or cancellation. It can be used in cases where you:

1. feel more confident about the credit worthiness of your buyer because of years of experiences, than in our objective decision criterias.
2. make a strategic and for your company profitable decision that requires taking more credit risk.

Whenever the quality of a risk changes during the life of your contract, it gives you the choice between two options, either you

- accept our new credit limit decision, or
- you decide to pay the additional premium for a higher non-cancellable supplemental cover (expect in case of insolvency)

THE TopLiner BUSINESS MODEL

TopLiner cover is provided at an extra cost determined by our analysis of the buyer's solvency and on the parameters of your credit-insurance policy; therefore the higher the risk of non payment, the higher the **TopLiner** premium.

TopLiner premium and any **TopLiner** claim payments will be taken into account when we review the balance of your portfolio and assess policy premium. So you need to balance the benefit of increased sales with the potential increase to future premiums.

You are the decision maker when it comes to applying for potentially risky credit lines with **TopLiner**.



THE TopLiner RULES TO REMEMBER.

TopLiner COVERS ARE NOT CANCELLABLE, EXCEPT IN CASE OF INSOLVENCY.



PERIOD OF COVER

TopLiner period of cover is determined by you and can be for any duration between 30 to 90 days from the date of purchase. We will cover you for deliveries or services performed during the TopLiner period only.



1 TopLiner LIMIT

There can only be one TopLiner cover in place on a buyer at any one time. If you choose to apply for, and accept, another TopLiner cover for the same buyer before an existing one expires, the most recent request will over-ride any existing cover and you will not be refunded any portion of the first cover.



TopLiner COVER

You may nonetheless decide to buy a TopLiner which doesn't take into account the existing outstanding. In such a case, be aware that TopLiner cover will become applicable only after the outstanding balance reduces.



CONTRACT TERMS

Your contract terms and conditions apply to debts covered by means of a TopLiner cover. This includes timelines for filing your claim and the parameters used for indemnity calculation.



AMOUNT OF TopLiner LIMIT

It is important to carefully consider what TopLiner value to apply for, especially if you significantly traded above the original primary credit limit. You will only benefit from TopLiner cover if your total outstanding balance is below the combined sum of the primary credit limit and the TopLiner cover. **You therefore need to apply for a value sufficient enough to cover any outstanding balance plus the anticipated value of deliveries or services performed in the TopLiner period.**

HOW IS DETERMINED THE TopLiner's AMOUNT AND PRICE?

TopLiner cover is made available exclusively through CofaNet Essentials. Our decision engine takes into account key information such as:

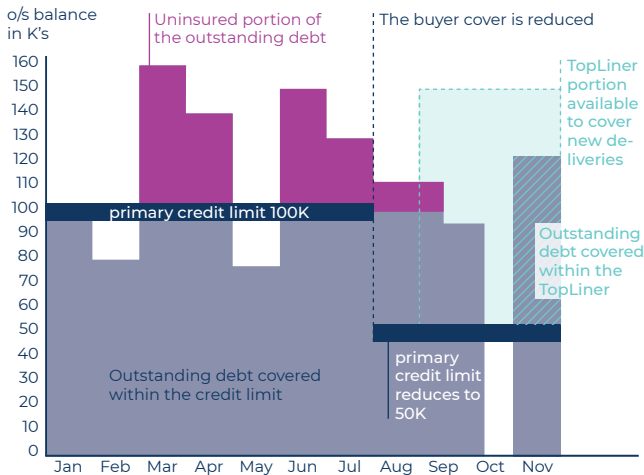
- the quality assessment of the buyer by our information experts
- the quality assessment of the buyer by our local risk underwriters
- the risk environment of the buyer's sector and country
- the main features of your credit insurance policy such as deductible value and annual premium
- the amount and the duration of your TopLiner request

„WHEN MORE IS YOUR STRATEGY, TopLiner IS YOUR SOLUTION.“

THE FOLLOWING GRAPHS PROVIDE ILLUSTRATION OF SUCH CASES.

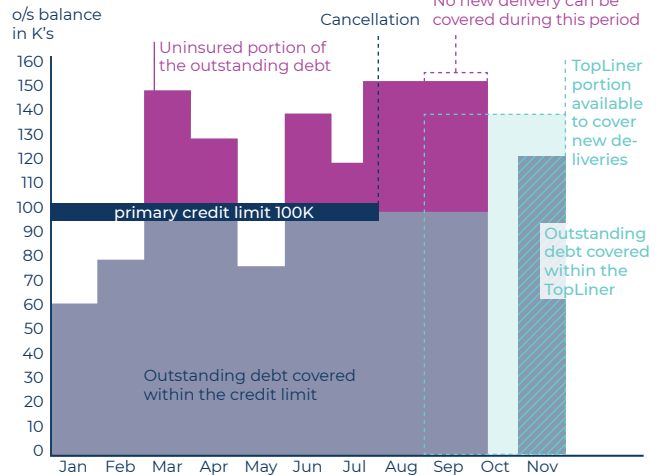
REDUCTION CASE

New cover = credit limit + TopLiner Limit – Outstanding



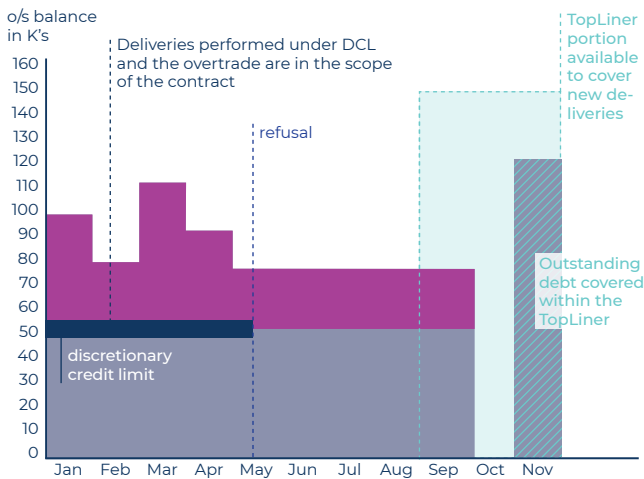
CANCELLATION CASE

New cover = credit limit + TopLiner Limit – Outstanding



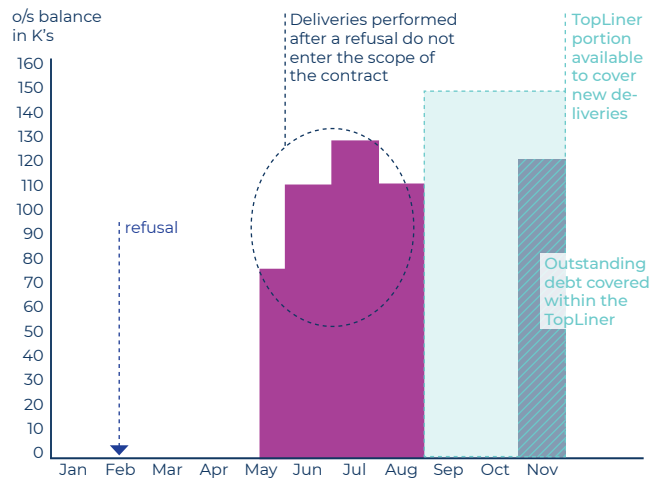
REFUSAL CASE (1)

New cover = credit limit + TopLiner Limit – Outstanding



REFUSAL CASE (2)

New cover = TopLiner Limit



This document has no contractual value. It's purpose is to help you understand and use the offer the best possible way. For binding indications on TopLiner, please refer to your contract terms and conditions.

More information on TopLiner? Please contact us!
www.coface.de

You can find further information at
vielmehrsversicherern.de

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