

BOOSTED TRADE CREDIT INSURANCE: **TOP-UP YOUR COVER**

With TopLiner, which is extra credit insurance in your TradeLiner policy, Coface backs your business growth both domestic and abroad, filling gaps when standard credit limits fall short.

Benefits of TopLiner:

- 1. SIMPLE SIGN UP PROCESS:**
Taking out a TopLiner policy is easy and 100% online - leaving you all the time you need to focus on your business.
- 2. BESPOKE POLICY:**
The TopLiner policy is a custom-built offer for a period of 30 to 90 days for between R100 000 to R100 000 000. The choice is yours. You can change these parameters in CofaNet in order to adjust your cover request.
- 3. TAILORED PRICING:**
With TopLiner, Coface offers a price adjusted to the risk presented by the buyer, factoring in the real-time amount and length of cover you want to take out.
The price is adjusted and issued online so you can evaluate the increased risk.
- 4. INTERNATIONAL COVERAGE:**
With TopLiner, you obtain non-cancellable top-up cover online for a term you decide on for your customers across the world.



TopLiner

Additional assurance to support the expansion of your business

If the insured company has obtained a credit limit that is lower than requested or no limit at all, TopLiner gives you the option of purchasing additional cover for selected clients and for a period defined in advance.



Design your TopLiner

- Choose the additional amount to be guaranteed.
- Set the credit limit period to the nearest day (between 30 and 90 days).
- Modify the parameters in your CofaNet interface if necessary to adjust your limit request.

Coface puts its expertise at your disposal to give you an instant quote on the cost of your credit risk. You can then reconcile this with your net margin to check that your business transaction is still in credit.

You make the **essential adjustments** to complement the risk management of your contract

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 your customer, 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.

Visit our website for more information
www.coface.co.za

coface
FOR TRADE