

THE COMPACT CREDIT INSURANCE FOR SMALL BUSINESSES

Allianz Trade Simplicity

Have you ever experienced the following? You finish a job and send off the bill – but weeks later there still isn't any money in your account. We protect you against this situation – simply and at no extra effort on your part.

What if even reminders have no effect and your customer simply doesn't pay? If this happens, you will miss out on the expected income and get stuck with the material and personnel costs, too. Such scenarios can be a major challenge, especially for small businesses. Allianz Trade Simplicity is the ideal solution: with this compact cover against credit losses, we insure your receivables at a flat rate of 60% without an assessment – no forms, no requests, no problems!



The compelling benefits for you:

- **Simple insurance that protects your company's existence** with flat-rate cover that does not require risk assessments on your customers.
- **Guaranteed liquidity** for your company through secure minimum income.
- **We protect you against economic risks in the key markets** of Europe and America.



Solution for:

Small and medium-sized business with an annual turnover of up to CHF 5 million which are looking for simple protection against credit losses **with little extra administrative burden.**



Insured risks:

- Your receivables worth CHF 250 or more from supplies of goods, work and services to commercial customers in the event of **protracted default or insolvency.**
- Protection for important markets: the insurance covers business in Switzerland, almost all European countries, the US and Canada.





Choose Allianz Trade:

- **Minimum administrative burden** thanks to the flat-rate cover of 60% without an assessment.
- **Simple, easy-to-understand premium calculation** based solely on your annual turnover.
- **We already pay indemnity in the event of an extended delay in payment.**
- **Immediate claims handling and payment to you** directly after the occurrence of the insured event and the determination of the insured loss.
- **Increase your insurance cover:** You can assess selected customers using the Allianz Trade BoniCheck service – if their rating is positive, cover rises to 90% of the relevant receivables.
- **You get 100 BoniCheck assessments per year** at the fair fixed price of CHF 200 plus VAT.
- **Simple query process** BoniCheck assessments are easy to perform online via our EOLIS online service.
- **Integrated debt collection service** possible. Experience shows that this can significantly reduce the number of your invoices that go unpaid.
- **We are here for you whatever your question** and will be happy to advise you by phone or in person.

Good to know:

This is how we indemnify you in the event of an extended delay in payment (“protracted default”)



* For customers based in the EU, the UK, the US, Canada, Australia, Japan, Norway or Switzerland.

** Claims settlement and indemnification immediately after the insured loss has been established.

Simple pricing.

Simplicity offers fixed prices within specific turnover bands. Select the line that corresponds to your annual turnover in credit sales from the adjacent table. The premium is shown in the column on the right-hand side. It's as simple as that.

Insured annual turnover (CHF)	Maximum indemnity per year (CHF)	Maximum indemnity per customer (CHF)		Annual premium * (CHF)
		Basic option	Power option	
0 - 500,000	50,000	5,000	20,000	2,499
- 1,000,000	75,000	7,500	30,000	3,599
- 1,500,000	100,000	10,000	40,000	4,799
- 2,000,000	125,000	12,500	50,000	5,899
- 2,500,000	150,000	15,000	60,000	6,999
- 3,000,000	175,000	17,500	70,000	8,199
- 3,500,000	200,000	20,000	80,000	8,899
- 4,000,000	225,000	25,000	100,000	10,199
- 5,000,000	250,000	30,000	120,000	11,199

* An additional annual fee of CHF 200 (excl. VAT) is charged for the use of BoniCheck.

Euler Hermes Switzerland
Office Lausanne
Office Lugano

Richtiplatz 1
Chemin de Bérée 52B
Via Guido Calgari 3

8304 Wallisellen
1010 Lausanne
6900 Lugano

info.ch@allianz-trade.com
www.allianz-trade.ch
T +41 848 544 544

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.