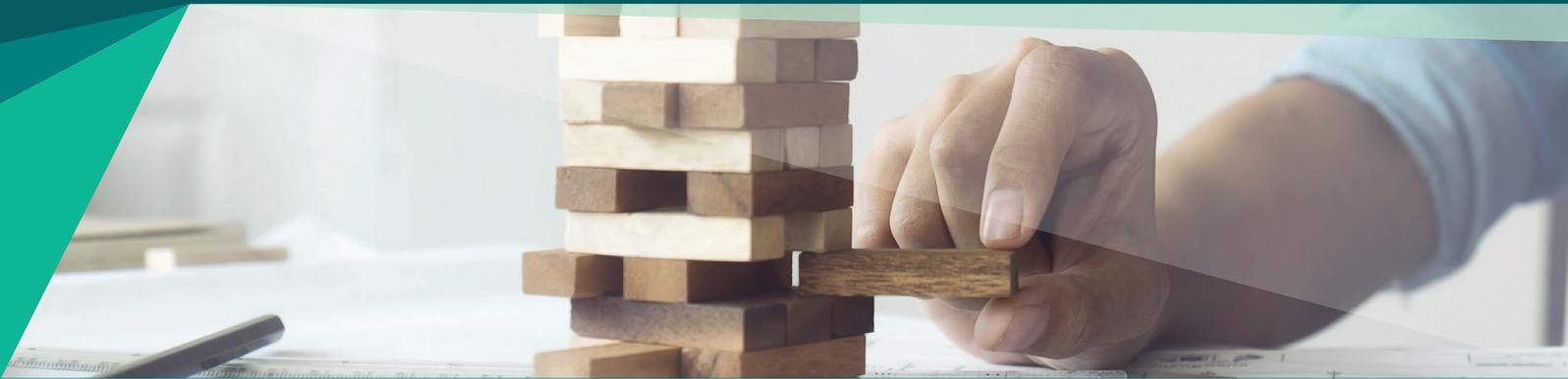


# SECURE YOUR BOTTOM LINE



Imagine if one of your customers became insolvent and couldn't pay you. How would it affect your business, your cash flow, your staff? How would you get your money back? How would you make up for lost profits?

Every time you offer credit to another business, your business is exposed to the risk of non-payment. Trade credit insurance gives you peace of mind that your invoices will be paid.

## MARSH'S SOLUTION

Marsh's solution protects your business against bad debts. It helps you avoid catastrophic losses, while growing sales in a safe and profitable way.

It is underwritten by the world's leading trade credit insurer, Euler Hermes, who reviews your customers' credit ratings, and gives you access to information about market conditions and legal matters. If an invoice is unpaid, Euler Hermes provides a debt collection service and indemnifies your loss.

Marsh's solution is available to businesses based in Hong Kong.

## BENEFITS OF TRADE CREDIT INSURANCE

### Protects Your Trade Receivables

Minimizes the risk of sudden or unexpected customer insolvency.

### Facilitates Sales Expansion

- Enhances customer relationships – you can offer extended credit.
- Gives you greater confidence in pursuing opportunities.
- Provides an improved ability to identify the most profitable customers.

### Improves Access to Finance

Improves your banking relationships and access to finance.

### Saves Your Time and Resources On Day-to-Day Credit Management Tasks

### Improves the Quality of Your Bottom Line

## BENEFITS OF MARSH'S SOLUTION

### Broad Terms and Conditions

Your insured loss is covered at 90% indemnity.

### Customer Creditworthiness Monitoring

### Competitively Priced Premiums

Based on a percentage of your turnover and a consideration of your customers' financial credibility, payment terms, historic losses, business risk, and turnover size, premiums begin at US\$2,000.

### Easy-To-Use Technology

Apply for limits online, 24/7, and enjoy fast quotation turnaround.

### A Tiered Low-Claim Bonus Over Three Years

### International Debt Collection

### Fast-Tracked Claims Process

To discuss how Marsh's Trade Credit solution can make your life easier, and to receive a free insight into the creditworthiness of your five top business customers, and the level of cover you can receive on each of them, please contact:

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 www.csc-hk.marsh.com

## WHY CHOOSE MARSH?

Our scale, industry experience, and networks ensure you have access to the most robust and appropriate insurance that provides all the protection your business needs, at an affordable price.



We concentrate on **understanding the risks your business faces.**



We work on your behalf to **build exclusive solutions that offer genuine protection for your business.**



We can help you **put strategies in place to reduce your risk exposures.**



We work with you to **minimize your insurance premiums** and maximize your policy value.



**MARSH IS A GLOBAL LEADER IN INSURANCE BROKING AND INNOVATIVE RISK MANAGEMENT SOLUTIONS.**

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