

# COFACE TOPLINER FACT SHEET

*“When more is your strategy”*

TopLiner is a supplementary cover for your existing credit insurance contract.

TopLiner is available for

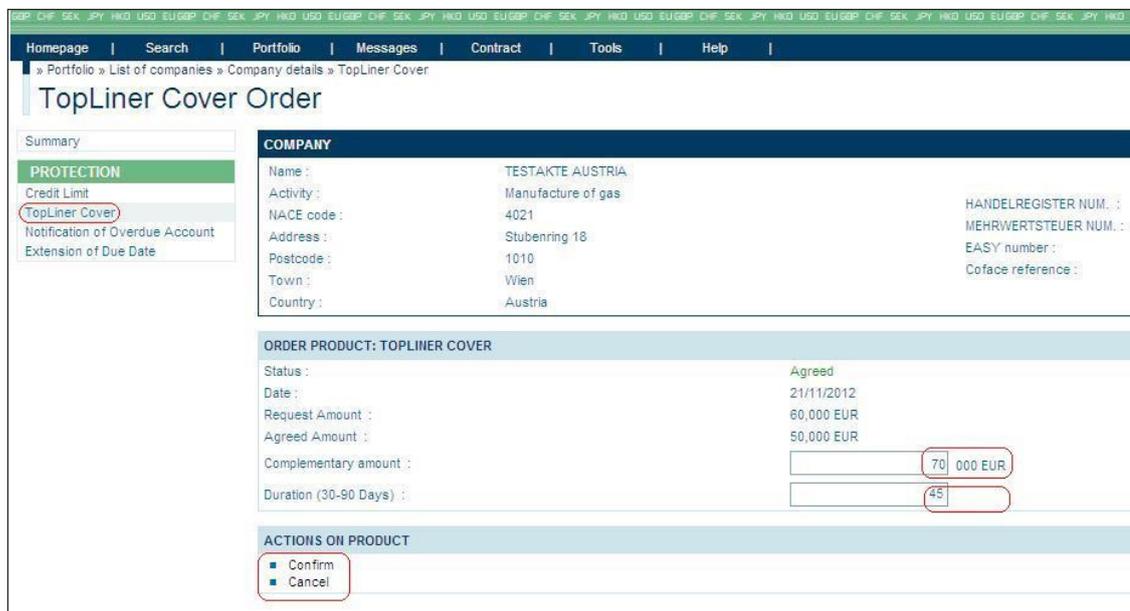
- 5.000 to 5.000.000 EUR
- 30 to 90 days

if a credit limit request was enquired, partly or fully rejected within the last 6 months.



## TOPLINER COVER

You can modify the parameters making it possible to select the most appropriate cover (amount and period covered, renewal or not):



Summary

**PROTECTION**

Credit Limit

TopLiner Cover

Notification of Overdue Account

Extension of Due Date

**COMPANY**

Name : TESTAKTE AUSTRIA  
 Activity : Manufacture of gas  
 NACE code : 4021  
 Address : Stubenring 18  
 Postcode : 1010  
 Town : Wien  
 Country : Austria

Handelregister Num. :  
 Mehrwertsteuer Num. :  
 EASY number :  
 Coface reference :

**ORDER PRODUCT: TOPLINER COVER**

Status : Agreed  
 Date : 21/11/2012  
 Request Amount : 60,000 EUR  
 Agreed Amount : 50,000 EUR  
 Complementary amount : 70,000 EUR  
 Duration (30-90 Days) : 45

**ACTIONS ON PRODUCT**

Confirm  
 Cancel

Pricing is displayed online on Cofanet before validating the additional cover request. In this way, you can directly compare the cost of risk and your net margin, and then take an objective decision:



Your order for a TopLiner cover of 70,000 EUR for a duration of 45 days is accepted for 50,000 EUR. This order will be invoiced for 964 EUR HT

*By accepting this proposal, you hereby confirm having read and accepted the terms and*

Agreed New Simulation Refused

As soon as it has been validated online, the supplementary cover is activated for the amount and period selected.

INITIAL CREDIT LIMLIT DETAIL	
Status :	Agreed
Date :	21/11/2012
Request Amount :	80,000 EUR
Agreed Amount :	50,000 EUR
CURRENT PRODUCT: TOPLINER COVER	
You have a TopLiner on this company.	
Status :	Agreed
Date :	18/02/2013
Request Id :	130218UC5445
Details	
Requested Amount :	70,000 EUR
Agreed Amount :	50,000 EUR
Amount Billed :	964 EUR
Request Date :	18/02/2013
Effective Date :	18/02/2013
End Date :	03/04/2013
ACTIONS ON PRODUCT	
<input type="checkbox"/> Order	

## What impact does TopLiner have on the conditions of my Insurance Contract?

Topliner is fully aligned with your primary policy; it does not have any impact on the current contract conditions:

- The maximum credit period indicated in the contract continues to apply.
- The insured percentage and allocation of the sums collected remain unchanged.
- The minimum premium is not affected.
- The maximum liability benefits from the TopLiner premiums.
- Premiums and claims linked to TopLiner are factored into the profit-sharing and the no claims bonus.
- The conditions for submitting a claim as well as the claims payment methods remain unchanged.

## Which timeframe is covered by a TopLiner limit?

A TopLiner limit is valid for the selected period of cover (from 30 to 90 days). TopLiner cover is un-cancellable (except for buyer's insolvency) even if the primary credit limit is decreased or cancelled during the period of supplementary cover. The TopLiner cover cannot be retroactive and is not renewed automatically. A new TopLiner limit may be requested and delivered at any time. Precondition for supplementary cover is a partly or fully rejected credit limit request for your buyer and purchase of a TopLiner limit via Cofanet within 6 months after this credit limit decision. It replaces an existing TopLiner limit (without reimbursement). TopLiner cover ends if the contract is no longer active.

FOR FURTHER INFORMATION PLEASE  
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