

# Trade Credit Insurance

**Protecting profitability worldwide**

**Capability & Risk Appetite**



**Most companies incur credit risk. QBE Trade Credit Insurance protects clients against commercial bad debts, both locally and offshore. We have the capability to provide a tailored credit management solution using prudent risk management tools and services, allowing clients to focus on their business.**

**QBE Trade Credit offers a range of products that support our client when their customers fail to pay for goods and services provided on credit terms. These unpaid debts can occur through a variety of reasons including by insolvency or protracted default. If trading internationally as an exporter, then unpaid debts can also occur due to contract repudiation and a range of political risk events.**

## Our products

Tailored solutions can be offered for global corporations, regional companies and local businesses. Clients experience benefits in their credit risk management process from QBE sharing its knowledge base via our responsive and commercially-minded underwriting team.

Core product	Coverage
Comprehensive	Clients seeking cover for their entire credit portfolio. Negotiable discretionary credit limit (DCL) flexibility and deductibles; extendable to offshore political risks and post-shipment contract repudiation, pre-shipment manufacturing risks and a range of industry specific adaptations.
Excess of Loss	Clients with strong internal credit management processes seeking cover for the exceptional loss experience across their entire portfolio. Optional non-cancellable credit limits; DCL flexibility; a meaningful aggregate deductible.
Key Account (Selective)	For clients requiring protection on their largest buyers; optional non-cancellable credit limits and deductibles.
Single Buyer (Selective)	Single buyer coverage for quality credit risks.

Niche products	Coverage
Top Up	Provides additional coverage for specific buyers in excess of client's primary insurance coverage.
Financial Institutions	Cover for bank policyholders for underlying trade related transactions and trade finance.
Receivables Purchasers	Bespoke policies for specialist factoring organisations.
Corporate Credit Card Issuers	Coverage is specifically designed for an industry charge card facility.
Premium Funders	Available in selected markets, premium funders coverage supports the funder when spreading the cost of non-cancellable insurance contracts over the life of the policy.
Pre-Paid Anticipatory Credit	Protects the purchaser of a manufactured product for all advanced prepayments.
Hirers/Operating Lessors	Protects the client for the default on operating lease payments due in the policy period.
School Fee Programs	Provides wholesale protection in the event of educational institutions defaulting on prepaid tuition fees.

Note: For more information about these and other non-financial guarantee products, discuss with your QBE representative.

# Target clients and products

- Companies with strong credit management control that are looking to complement their own in-house skill and competencies with a supportive and commercially minded partner.
- Corporations willing to accept a risk-sharing partnership concept.
- Excess of loss programs and key account programs globally.

Core products	Target clients (sales in US\$)	Risk capacity (US\$)	Perils insured	Remarks
Comprehensive	\$5,000,000 and greater	\$300,000,000	Insolvency & Protracted Default (PD)	Extensions for offshore Contract Repudiation and Political Risks
Excess of Loss	\$30,000,000 and greater	\$300,000,000	Non-payment	
Selective (Key Account)	\$10,000,000 and greater	\$300,000,000	Insolvency & PD	Extensions for offshore Contract Repudiation and Political Risks
Selective (Single Buyer)	N/A	\$50,000,000	Insolvency only preferred	Investment grade or equivalent quality of risk

Niche products	Target clients	Risk capacity (US\$)	Perils insured	Remarks
Top Up	\$20,000,000 and greater	\$50,000,000	Insolvency & PD	Wording and actions of the primary carrier closely followed
Financial Institutions	\$1,000,000 and greater per risk	\$50,000,000	Non-payment	Country Risk Selection applies
Receivable Purchasers	\$10,000,000 and greater	\$100,000,000	Insolvency & PD	Factoring & Discounters
Corporate Creditcard Issuers	\$5,000,000 - \$200,000,000	\$100,000,000	Insolvency & PD	Trade Credit Sales made through corporate to corporate cards
Premium Funders	\$5,000,000 - \$1bil	\$50,000,000	Insolvency & PD	

Note: The maximum risk capacity is based on individual risk considerations.

## Our global team

QBE's Trade Credit team is part of our global Credit & Surety business unit, with locations in the United States, the United Kingdom, Australia, Dubai, France, Hong Kong, India, Macau, Malaysia, New Zealand, the Philippines, Singapore, Thailand, Vietnam and Brazil. We have strategic partners in China, Indonesia, Japan, Taiwan and can utilise the broad network of QBE's global network including through the Lloyd's market to make it possible for us to provide Trade Credit products worldwide.

QBE's Trade Credit team is focused on broker and client relationships, quantitative and commercially oriented risk analysis, a growth portfolio of diversification and global scope.

We provide high service levels, direct access to decision-makers as well as fair and prompt claims management coupled with a quality customer service approach to loss notification, claims assessment, loss mitigation and settlements.

## The trade credit system (TCS)

QBE Trade Credit's global online platform delivers excellent outcomes to its clients and partners. TCS allows access to decisions in real time with frequent instant approvals. Clients and brokers can access all their policy documentation, credit limits, claims and correspondence 24 hours a day through the TCS portal <https://tradecredit.qbe.com>.



# Want to know more?

Speak with your local QBE representative or broker. Alternatively, go to [tradecredit.qbe.com](https://tradecredit.qbe.com).

## Australia

QBE Insurance (Australia) Limited  
(ABN 78 003 191 035, AFSL 239545)  
Level 5, 2 Park Street, Sydney NSW 2000  
Australia

## Dubai

QBE Insurance (Europe) Limited  
Office 411 Level 4, Gate Village 4,  
Dubai International Financial Centre  
P O Box 506840, Dubai, United Arab Emirates

## India

Raheja QBE General Insurance Company Limited  
(Reg No. U66030MH2007PLC173129)  
5th Floor, Windsor House  
CST Road, Kalina  
Santacruz (East), Mumbai 400098,  
India

## Malaysia

QBE Insurance (Malaysia) Berhad  
(Reg No. 161086-D)  
No. 638 Level 6, Block B1, Leisure Commerce Square,  
No. 9 Jalan PJS 8/9, 46150 Petaling Jaya Selangor Darul Ehsan,  
Malaysia

## Philippines

QBE Seaboard Insurance Philippines, Inc  
(TIN No. 204-418-389-000)  
16th Floor, Equitable Bank Tower Building, 8751 Paseo De Roxas,  
Makati City 1226, Philippines

## Thailand

QBE Insurance (Thailand) Public Co Limited  
(Reg No. 0107556000019)  
15th Floor, U Chuliang Building, 968 Rama IV Road, Silom, Bangrak,  
Bangkok 10500, Thailand

## UK and Europe

QBE Insurance (Europe) Limited  
(Reg No. 1761561)  
Plantation Place, 30 Fenchurch Street  
London, EC3M 3BD, United Kingdom

## Brazil

QBE Brasil Seguros S.A.  
Praca General Gentil Falcao, 108 - Cidade Moncoes  
SP 04571-150 Sao Paulo,  
Brazil

## Hong Kong

QBE Hongkong & Shanghai Insurance Limited  
(Reg No. 11788)  
33/F, Oxford House, Taikoo Place, 979 King's Road,  
Quarry Bay, Hong Kong

## Macau

QBE General Insurance (Hong Kong) Limited - Macau Branch  
Reg No. 59501 (SO)  
Rua do Comandante Mata e Oliveira, No. 32  
Edif. Associacao Industrial de Macau,  
8 andar B & C,  
Macau

## New Zealand

QBE Insurance (Australia) Limited  
ABN 78 003 191 035 - incorporated in Australia  
Level 6, AMP Centre  
29 Customs Street West, Auckland,  
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## Singapore

QBE Insurance (Singapore) Pte. Ltd.  
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## Vietnam

QBE Insurance (Vietnam) Company Limited  
Unit 1302A, 13F Metropolitan Tower, 235 Dong Khoi Street,  
District 1, Ho Chi Minh City,  
Vietnam

## USA

QBE Insurance Corporation  
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New York, NY 10005, USA