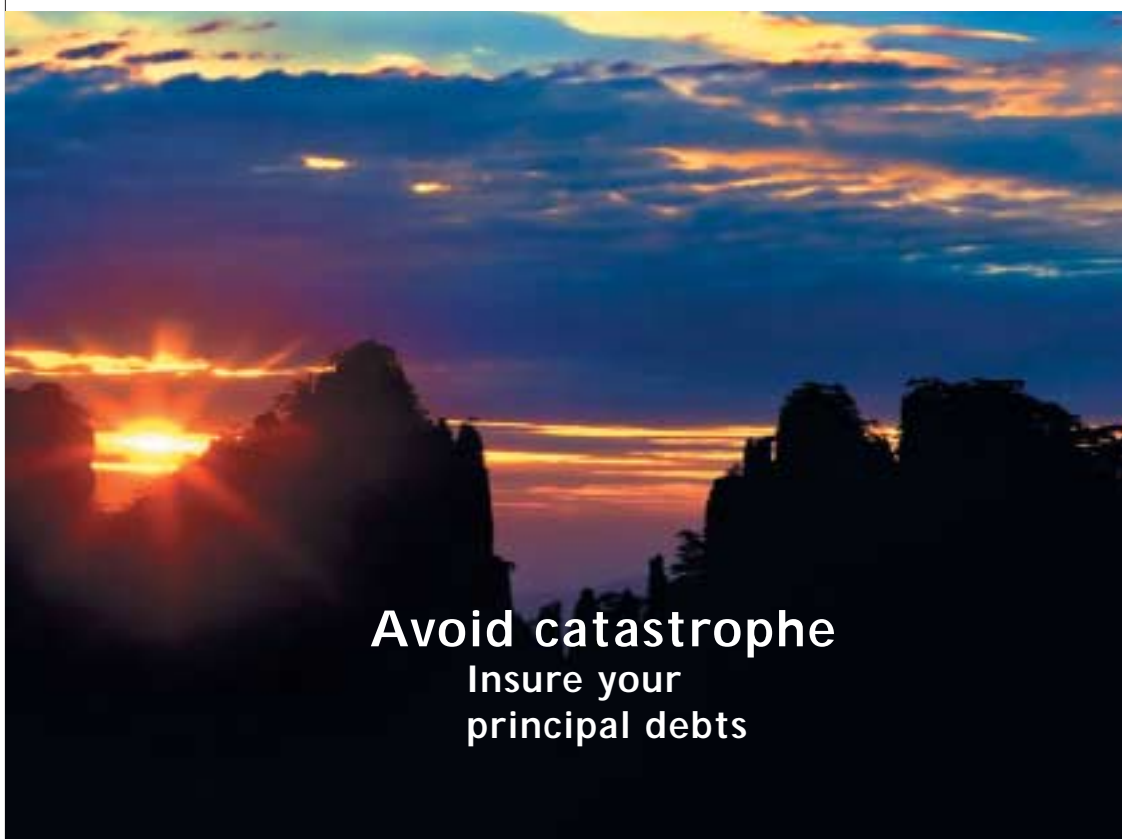


Pinnacle Protector

---

coface **SOUTH AFRICA** 

Credit solutions for business



**Avoid catastrophe**  
Insure your  
principal debts

Credit solutions for business



### **Pinnacle Protector**

**Pinnacle protector provides you with protection against the risk of customer insolvency within South Africa and in most of the common trading countries around the world.**

By credit insuring only customers with whom you trade above a particular amount, Pinnacle Protector allows you to take the credit risk on less critical accounts yourself. It enables you to protect only your most important potential bad debts. Pinnacle Protector ensures that you are protected against the bad debts that could most severely damage your business.

### **Enhanced credit management**

Enhanced credit controls, with online limit management at your disposal. Strengthen your existing credit control procedures by investing in a partnership with Coface South Africa.

### **Assessment of customer and country risk**

Coface South Africa has access to detailed information on over 44 million companies throughout the world. Our international experience since 1946 accompanied by our experience in South Africa since 1989 ensures that you are dealing with an organisation with a substantial knowledge of local and international trade credit conditions. By tapping into this vast pool of corporate and financial data, we can offer you the very best information on your existing customers and an excellent prospecting service for any new customers.

### **Main features**

- You choose which, and how many, of your customers to insure.
- You set the level of exposure above which you want to insure, to suit your credit requirements budget.
- The policy can be extended to include pre-shipment cover.
- Annual policy where premium is calculated on estimated annual turnover for each named buyer and is payable bi-annually, quarterly or monthly. An adjustment is levied, based on actual turnover, at year end.
- Turnover declaration per buyer is required.
- You are responsible for ensuring the timely notification of insolvency.
- We reserve the right to verify the accuracy of your declaration.
- You are covered for insolvency only.
- You are responsible for your own collection and legal fees.

### **Benefits**

- Allows you to pay for only the cover you need.
- Appropriate cover at a price that suits your budget.
- Protects you against the insolvency of the customers that can cause the most damage to your business.
- The premium you pay is all inclusive so there are no hidden costs.
- Competitive pricing from an international company rated AA Fitch and Aa3 Moodys.
- The insured percentage on a case-by-case basis can be increased to 90%.
- Simple, low administration declaration procedure.
- A substantial, maximum liability.
- Annual policy with no adjustment to policy terms during the policy period.
- The underwriting expertise of a leading international credit insurer.
- Online credit limit management.
- Access to our substantial database of debtor information.

**Why not contact your broker or call us direct on +27 11 208 2500 to find out more about how Coface South Africa can help your business.**

---

Credit solutions for business



**Coface South Africa Insurance Company Limited**

Part of the Coface Group

Nyanga Office Park

Inyanga Close Sunninghill

P O Box 1657

Sunninghill 2157

Tel (+27) 11 208 2500

Fax (+27) 11 208 2600

e-mail [info@cofaceza.com](mailto:info@cofaceza.com)

Website [www.cofaceza.com](http://www.cofaceza.com)



[www.cofacerating.com](http://www.cofacerating.com)

---