



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
Website www.cofaceza.com



www.cofacerating.com

Growing the Giants of Tomorrow



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A cost effective credit insurance product for SME's



Venture Protector

A cost effective "no frills" credit insurance product for small to medium enterprises, Venture Protector is the ideal product to help manage the risk of buyer default.

Because of its experience with small businesses worldwide, Coface South Africa, (a subsidiary of the international group Coface) understands that any bad debt is crippling to your business. We also understand that budget management is critical in managing your company's growth. With up to 85% indemnity and full debt collection at no extra cost, combined with a fixed premium set annually and the ability for you to control your risk, you can rest assured that your business is safe from the devastation of buyer default.

Enhanced credit management

Enhanced credit controls, with online credit limit management at your disposal. Strengthen your existing credit control procedures by investing in a partnership with Coface South Africa. The practice of credit checking new customers, invoicing promptly and monitoring late payments allows you to trade more effectively.

Assessment of customer and country risk

Coface South Africa has access to detailed information on over 44 million companies throughout the world. Our 60 years' experience in the international arena together with our 18 years of experience in South Africa ensures that you are doing business 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 buyers and an excellent "prospecting" service for any new buyers.

Our online application tool allows for the efficient submission of applications and provides our clients with access to our @rating system. @rating is an easy to use, cost-effective and rapid method of enabling you to assess the creditworthiness of any company across the world that is held on our constantly updated database of over 44 million businesses.

Collection of outstanding debts

The Venture Protector includes full debt collection at no extra cost and gives you access to our local and international network of debt collection agents and attorneys.

Main Features

- Aimed at businesses whose annual turnover is less than R 40 million.
- This is a Globalliance Contract.
- Fixed premium set annually.
- The insured events of non payment and insolvency automatically included in the contract.
- Full debt collection included.
- No adjustment to policy terms during the policy period.
- Policies to be reviewed on an annual basis.
- All credit limit applications to be submitted online.
- Premium paid via debit order.
- Electronic payment of claims.

Benefits

- Online instrument to assist in managing your policy.
- A set amount of credit limits/@rating applications included in price.
- Our fixed premium allows for accurate budgeting of costs.
- Credit protection within Botswana, Namibia, Swaziland, Lesotho and South African markets automatically included at inception.
- Although aimed primarily at the domestic market, we understand that small to medium size businesses do export, therefore many export markets can be added to the policy.
- Premium payment via debit order allows for low administration invoicing and for the electronic payment of claims.
- Full collection service of insured matters at no extra cost.
- Our Venture Protector policy covers you for both non payment and insolvency.
- Up to 85% cover can be obtained.
- Access to our international database of @ratings.