

**coface**  
FOR SAFER TRADE



**EasyLiner**

# EasyLiner

## CREDIT INSURANCE SOLUTION FOR SMALL, MEDIUM & MICRO ENTERPRISES

EasyLiner is an insurance package to protect you against unpaid invoices at home or abroad. The package includes three essential elements to ensure effective management of the credit you grant to your customers.

- Information and advice to avoid trading with poor payers
- The collection of unpaid invoices
- Indemnification should collection take too long

This all-inclusive unique offer is made available for less than 1% of your sales on credit, depending on your profile and option selected.

### Prevention of unpaid invoices

To help you avoid bad debts and poor payers, you will be able to check our opinion online on the companies with which you wish to trade. These opinions are based on a powerful worldwide network of company risk experts who are located close to your prospects or customers. They continually analyse company financials, industry sectors, country risk and other relevant factors, in order to alert you to potential risks.

### Collection of unpaid invoices

We work on your behalf to collect your debts, relieving you of the burden of having to collect

your unpaid invoices. Our international network of skilled debt collectors use effective and appropriate techniques to collect invoices, while preserving the quality of your relationships with your customer.

### Indemnification

Whatever happens with your customers covered by us, you will be indemnified against the loss you incur from unpaid invoices within 2 months after submitting your claim. As a result, your cash flow will be preserved and your loss will be mitigated, enabling you to continue business as usual.

Selling to an **unknown prospect?**  
Get an online quote for cover.



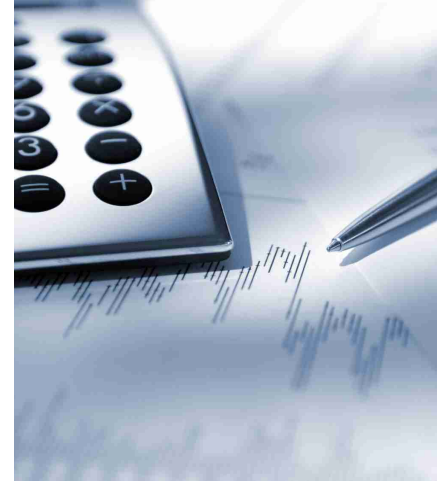
On average  
25% of  
companies fail  
due to unpaid  
debts.

With EasyLiner  
you run your  
business, and  
we'll secure it.

## BENEFITS

### Financing Support

You become more reliable: with EasyLiner, your invoices are backed by our insurance and in the eyes of your financial partners you will become a more secure lender. Our creditworthiness will enhance the quality of one of your major assets, your portfolio of invoices, reinforcing your overall rating.



### Peace of Mind

The complete package of risk monitoring, collection of unpaid invoices and ultimately indemnification brings your company a high level of safety. All this brought to you by a strongly rated insurer (AA- by Moody's Globally and AA+(za) by GCR locally).

### Business Development

Backed by EasyLiner, you will be able to grant more credit to more clients, at home or abroad, and as a result grow your business safely.

Do not let your competitors have an advantage over you because they have already insured their invoices. With EasyLiner, you are sure to keep ahead of your competitors.



### Operational Efficiency

Insuring against unpaid invoices has become a best practice amongst the most successful SMEs, both for the protection and the discipline which it instils in internal credit management. By taking out EasyLiner, you will transform the unknown cost of unpaid invoices (and associated collection spending) into a known and limited cost.



COFACE

P O BOX 71787, BRYANSTON, 2021  
3021 WILLIAM NICOL DRIVE, BRYANSTON, JOHANNESBURG, SOUTH AFRICA  
T. (+27) 11 208 2500 - F. (+27) 11 208 2600

[info.za@coface.com](mailto:info.za@coface.com)

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

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