

A photograph of two men in business attire sitting on a sofa in a modern office. The man on the right is pointing at a laptop screen while the man on the left looks on with a smile. A glass coffee table with a wooden bowl is in the foreground. The background is a large window with a view of a city.

coface
FOR TRADE

TopLiner

A SUPPLEMENTAL COVER TO SUPPORT YOUR COMMERCIAL DEVELOPMENT

*You need supplemental cover.
You intend to reach certain targets
and have plans to grow, so you need
something more!
You would like to have more
elements to help you decide whether
to add more cover.*

TopLiner is a supplemental cover, which goes beyond typical credit insurance. We keep the focus on credit limit decisions based on the risk assessment of our risk analysts. In cases when crucial parameters make it, impossible to sign a requested limit to full extent TopLiner offers the possibility to buy supplemental cover for selected customers and a pre-defined period.



“When more is your strategy”

Supplemental cover integrated into your contract without any credit limit fees

With just a single contract, you receive supplemental cover that does not affect the terms and conditions attached to the primary credit insurance policy.

No specific statement is required for the premium calculation.

The complementary cover is granted without any additional credit limit fees.

The conditions for submitting a claim as well as the claims payment methods also remain unchanged.

Sign up online a non-cancellable supplemental cover, for a duration you choose

You obtained a primary guarantee lower than requested, or even no guarantee from our part.

Topliner offers you:

- ✓ Non-cancellable* supplemental cover.
- ✓ For your customers worldwide.

**Except in the case of insolvency

Topliner, a straightforward offer, an immediate answer

- ✓ Choose the supplemental amount to cover.
- ✓ Set the cover term for the desired number of days.
- ✓ View our approval and rates on CofaNet
- ✓ Validation and cover takes effect immediately.

An adjusted price that enables you to assess the aggravation of risk

For deteriorated risks, where our underwriters must make preventive decisions, Topliner comes into play.

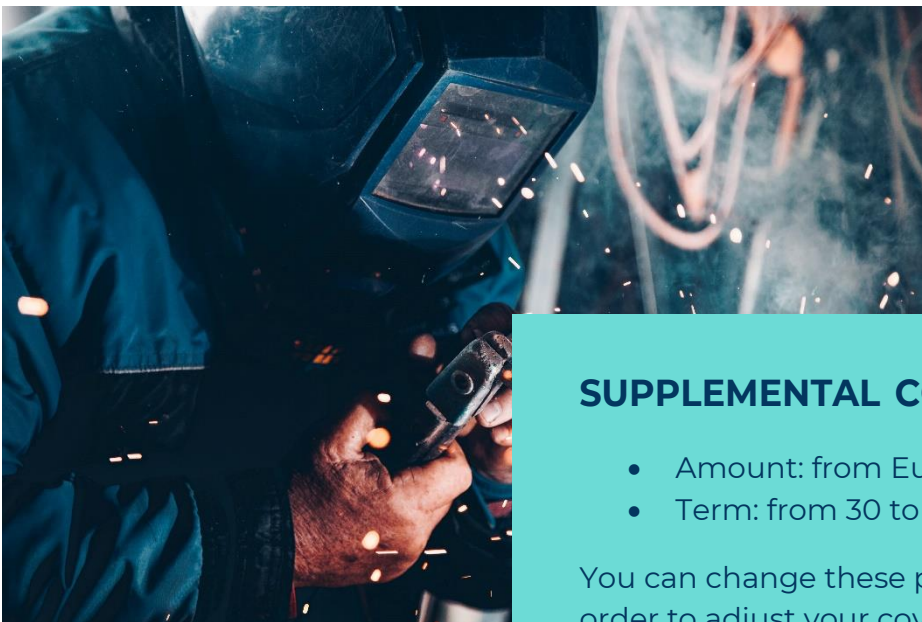
Topliner offers you a price adjusted to the risk presented by your customer, taking into account in real time the amount of cover and term that you would like to obtain.

With Topliner, you make the decision

Topliner is a supplemental cover, which goes beyond typical credit insurance and stands apart.

With Topliner, Coface delivers expertise by providing a straight assessment of the cost of your credit risk.

You can evaluate it against your net margin to ensure that your commercial transaction remains profitable.



With TopLiner, you make the essential adjustments to complement the risk management of your contract.

SUPPLEMENTAL COVER PARAMETERS:

- Amount: from Euro 5,000 to Euro 5,000,000
- Term: from 30 to 90 days

You can change these parameters in CofaNet in order to adjust your cover request.

Advantages

- ✓ Supplemental cover entirely in your own hands for your main customers.
- ✓ Flexibility to deliberately purchase complementary insurance cover for single buyers.
- ✓ Support tailored as closely as possible to your growth strategy.
- ✓ You become stakeholders in the risk-taking process.

The global safety net for all

In a business climate that is fiercely competitive and increasingly unpredictable, your ability to safeguard against bad debt assumes an even greater significance.

Payment defaults and insolvencies can happen anytime. The safety net from Coface prevents you and your company from financial difficulties. It protects you completely and enables you to trade safely.

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