



Securing liquidity

Zurich trade credit insurance



Protection against bad-debt losses



Offering supplier credit to your customers takes confidence. Confidence that your customer will still be solvent when the payment deadline expires. But what happens if they unexpectedly run into economic difficulties and are no longer able to pay their outstanding bills? Bad debts can soon jeopardise your own liquidity, with serious consequences and even insolvency in some cases.

Zurich trade credit insurance offers protection against this. If one of your customers runs into financial difficulties, we will cover the outstanding bills. This secures your dealings with your business partners at home and abroad.



We have an eye on your risks at all times

Trade credit insurance also makes an important contribution to your business success, even when no losses occur. The permanent and discreet monitoring of your customers by our experienced experts complements your credit and risk management activities. This allows you to manage your customer structure better and prevent losses before they occur. This gives you a competitive advantage.

Zurich Group: your specialist for individual solutions

- Quick decision-making when individually assessing your customers
- Prompt compensation in the event of an occurrence of loss
- Experienced experts and personal contacts at Zurich
- International Zurich network
- Simple credit limit applications using our "WKV Online" service

Our solutions at a glance

- Trade credit insurance "Basic Finance" (maximum flexibility)
- Specific account (cover for individual buyers or situations)
- Excess of loss (cover for exceptional losses)
- Special industry association solutions

The benefits of Zurich trade credit insurance:

- Protection against bad-debt losses and securing of your liquidity
- Support of your credit and risk management activities
- Secured development of new customer segments or sales markets at home and abroad
- Individual, customised solutions and an extensive range of products
- Maximum protection with minimum administrative costs
- Higher creditworthiness with banks due to hedging of risks
- Attractive conditions and flexible premium models depending on the individual risk structure

Interested?

To best assess a new enquiry we need information about:

- Business activity and any specific characteristics
- Major customers and industries
- Average outstanding accounts and insurable turnover
- Previous losses and insurance

Zurich Insurance Group

Zurich Insurance Group (Zurich) is a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. It offers a wide range of general insurance and life insurance products and services for individuals, small businesses, mid-sized and large companies as well as multinational corporations. Zurich employs about 60,000 people serving customers in more than 170 countries.

Zurich Group

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