

# Credit Insurance

Have you left one of your most valuable assets uninsured?



**S-Tech**  
Independent Insurance  
and Risk Management

Speak directly to our team  
**01223 445442**  
[s-tech.co.uk/creditinsurance](http://s-tech.co.uk/creditinsurance)



# Trade debtors...an asset worth insuring

In an unpredictable commercial world, it is worth remembering that a sale is not a sale until the goods or services have been paid for.

Trade credit risk can be reduced significantly by using a credit insurance policy which is designed to protect one of a company's largest assets; trade debtors.

Credit insurance protects your business from financial loss incurred through a customer's non-payment or insolvency. It can also cover disputed debts and losses caused by political events around the world.

Credit insurance is available across all trade sectors and typically pays out 90% of lost revenue. Options are available to cover one customer, all your customers or any multiple inbetween.

Additional benefits to the products we offer include rigorous monitoring and professional credit assessment of your customers and support in collecting seriously overdue debts.

The highly experienced credit team at S-Tech brings value by understanding the diversity of options available from today's credit market whilst recognising that your business is unique. We understand that you will need cover correctly tailored to meet your individual needs.

If your customers fail to pay due to insolvency, protracted payment or an adverse political event, your cash flow will not suffer. We can arrange all policy types including:-

- ✓ Whole Turnover
- ✓ Key Accounts
- ✓ Single Risk
- ✓ Domestic, Export and Political Risks

Our team is also able to advise you on other areas connected to credit insurance such as:

- ✓ Surety, Bonds and Financial Guarantees
- ✓ Credit Reports
- ✓ Factoring
- ✓ Invoice Discounting

“ Since partnering with S-Tech over 10 years ago, we have received excellent account management with a proactive approach using intuitive knowledge of our business. ”

Louise Nevard  
Head of Credit, Midwich Group PLC.

 **Find out more**  
Visit [s-tech.co.uk/creditinsurance](https://s-tech.co.uk/creditinsurance)  
or call **01223 445442**

## About us

**Since 1982 we've worked with businesses around the world to provide protection against a range of risks.**

We specialise in arranging credit insurance. As such, we have longstanding relationships with leading underwriters and Lloyds of London, which allow us to tailor comprehensive policies that meet your unique needs.

Cover is simple to arrange and our specialist risk advisers will be on-hand throughout the whole process. From the initial fact-find, through quotation, binding and beyond, we'll make sure you get the right protection.

To find out more, call us on 01223 445442



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