

FACT SHEET «WHEN MORE IS YOUR STRATEGY»

TopLiner is a supplementary cover for your existing credit in-surance contract.*

TopLiner is available for

- 5.000 to 5.000.000 EUR
- 30 to 90 days

if a credit limit request was enquired, partly or fully rejected within the last 6 months.

TOPLINER COVER

TopLiner limits can be requested online via CofaNet Essentials: If TopLiner is available for a customer, it will be displayed in the detailed view of the company in the «Risk Management Items» area. When clicked, the dialog box opens and you can enter the required amount and term. Both parameters influence the calculation of the price.

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Risk Management Items

Order a product

Credit Limit

Effective date: 02/08/2022

End date:

Status: ● Partially agreed

Decision amount: 700,000 EUR

@rating notation: @@@

Transform into another risk product: @rating Limit

Modify

Delete

TopLiner Cover

Display ▾

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Order a TopLiner Cover

Test Gesellschaft m.b.H.
Marxergasse 4c,
1030 Wien, Österreich

EASY Nummer 00000128289047

CURRENT CREDIT LIMIT

Status: Partially agreed

Decision date: 02/08/2022

Decision amount: 700,000 EUR

NEW REQUEST FOR TOPLINER

Amount* 300 000 EUR

Duration (30-90 days)* 60

Cancel

Confirm

* understanding the TopLiner cover plus the initial cover may not exceed the initially requested amount

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TopLiner Cover

Requested amount	300,000 EUR
Decision amount	300,000 EUR
Duration	60 Days
TopLiner Premium (excluding taxes)	1,591 EUR

The total amount of coverage (credit limit and/or TopLiner cover) should be sufficient to cover your total outstanding amount; this amount must include the current outstandings covered by your existing credit limit (if any) and the value of any additional deliveries to occur during the TopLiner period of cover. If you have already an overdue account of more than 60 days from Initial due date with this buyer, you should not request a TopLiner cover. By accepting this proposal, you accept the terms and conditions of the TopLiner module included in your contract, and you expressly acknowledge, agree and understand that the conditions of cover of your contract are also applicable to the TopLiner cover, particularly provisions relating to risk management.



Refuse



New simulation



Buy

Pricing is displayed online on CofaNet Essentials before validating the additional cover request. In this way, you can directly compare the cost of risk and your net margin, and then take an objective decision:

As soon as it has been validated online, the supplementary cover is activated for the amount and period selected.

TopLiner Cover



Your request is **Agreed**



Close

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Risk Management Items

[Order a product](#)

TopLiner Cover

Effective date : **03/08/2022**

Status : ● **Agreed**

End date : **01/10/2022**

Decision amount : **300,000 EUR**



Modify

[Display](#)

WHAT IMPACT DOES TOPLINER HAVE ON THE CONDITIONS OF MY INSURANCE CONTRACT?

TopLiner is fully aligned with your primary policy; it does not have any impact on the current contract conditions:

- The maximum credit period indicated in the contract continues to apply.
- The insured percentage and allocation of the sums collected remain unchanged.
- The minimum premium is not affected.
- The maximum liability benefits from the TopLiner premiums.
- Premiums and claims linked to TopLiner are factored into the profit-sharing and the no claims bonus.
- The conditions for submitting a claim as well as the claims payment methods remain unchanged.

WHICH TIMEFRAME IS COVERED BY A TOPLINER LIMIT?

A TopLiner limit is valid for the selected period of cover (from 30 to 90 days). TopLiner cover is uncancellable (except for buyer's insolvency) even if the primary credit limit is decreased or cancelled during the period of supplementary cover. The TopLiner cover cannot be retroactive and is not renewed automatically. A new TopLiner limit may be requested and delivered at any time. Precondition for supplementary cover is a partly or fully rejected credit limit request for your buyer and purchase of a TopLiner limit via CofaNet Essentials within 6 months after this credit limit decision. It replaces an existing TopLiner limit (without reimbursement). TopLiner cover ends if the contract is no longer active.



**FOR ADDITIONAL INFORMATION PLEASE CONTACT OUR
SALES MANAGER OR VISIT OUR WEBSITE**



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