



# Trade Credit Insurance

Protecting your key debts.

## KEY BENEFITS



No restrictions on business turnover



Protects your accounts receivable



Potential to increase credit terms to your existing clients



Lowers risk of mounting debt from major clients

## COVER FOR

Bad debt

## COVERED PARTIES

Customers

Builders

Developers

Principals

## What is Trade Credit Insurance?

**Trade Credit Insurance is the only way to truly protect your cash flow if you sustain a significant bad debt.**

Unfortunately, bad debts continue to be a growing problem in the building and construction industry. Recent instances have again seen contractors 'left in the lurch' when an unexpected insolvency has occurred.

We have developed Trade Credit Insurance to address the needs of contractors in response to recent insolvency issues in the industry.

Our Trade Credit Insurance product is extremely flexible and will underwrite up to 90% of your deemed exposure. There are no restrictions on business turnover, and the credit limits will move as your business changes.

Whether you've experienced a significant bad debt in the past or you're potentially exposed to substantial financial loss from one of your customers, builders, developers or principals, you can select a Trade Credit Insurance policy that is tailored to meet your specific needs.



If you answered 'yes' to any of these questions, Trade Credit Insurance is something your business might need.

**For more information contact  
MBIB Ph: 1800 150 888**

## Do you need to protect your key debts?

1. Does half of your cashflow come from one or two major clients? Y/N
2. Could increasing credit terms to existing clients grow your business? Y/N
3. Is your income protected from potential bad debts? Y/N
4. Could you benefit from credit information about potential customers or contractors? Y/N

