



We make sure business pays



Growing here or abroad? Ensure payment is guaranteed through effective receivables management

The risk of your customers not paying your invoices can have major financial consequences. Good credit insurance is therefore a vital element of reliable credit management. Credit insurance guarantees payment, ensuring the continuity of your business and improving your competitive position.

Business information insurance and collection

Credit insurance consists of three basic elements: business information, insurance and collection. Correct and up-to-date information enables you to correctly assess the risks of your customers. The credit insurance offers you guarantee of payment and collection in the event of non-payment.

We work and think internationally

With over 110 years of experience and being the market leader in credit insurance and corporate collection, Euler Hermes is the right partner for you. As part of the Allianz Group, Euler Hermes has offices in more than 50 countries, giving us access to excellent local knowledge. This means we are able to make an accurate local assessment of your risks.

Stress-free trading



We make sure business pays

Your credit insurer must be financially strong, stable and reliable. Speed is also important. After all, your cash flow must be secure and steady. Whether you are conducting business at home or abroad, Euler Hermes is *your* partner for profitable growth and the additional security you need.

Business information

More than 6,000 employees worldwide help you assess your debtor risks. By continuously monitoring over 40 million businesses worldwide, Euler Hermes produces reliable credit analysis. Thanks to our unique business model, your risks are investigated locally so that you can be sure that the information regarding the creditworthiness of your business partner (whether existing or new) is reliable.

Credit insurance

Credit insurance secures the future of your company. We insure you against bankruptcies, non-payment and political risks almost anywhere in the world. Provided your claim is insured, Euler Hermes will immediately pay the claim in the event of a bankruptcy or insolvency. You never need to worry whether you will receive your money.



Collection

Credit managers often spend up to forty per cent of their time collecting overdue payments. In international collection cases, this figure rises further due to difficulties resulting from language barriers and foreign legal systems. The international network of Euler Hermes can relieve you of this burden. For example, you can take appropriate action in the country of your debtor by means of a settlement or through the courts. Just inform us that a payment is overdue and we do the rest on a *no win no fee basis*.



Your benefits

Next to surety of business dealings, ensuring the continuity of your business and improving your competitive position, there are more important advantages of credit insurance at Euler Hermes:

- Tailor made coverage of debtor risks
- Up-to-date business information about your prospects and customers
- Professional collection here and abroad
- Better conditions with your bank and suppliers
- Lower Days Sales Outstanding

"We make sure business pays" – Our promise to provide you with a professional and personal service so that you can do business with peace of mind.

Thanks to our in-house knowledge network, we have information on the financial forecast in sectors and countries. Across the globe, our experts are continuously engaged in analysing payment behaviour and solvency, as well as the quality of operational management of your customers, so that you will be promptly informed of any important developments.

Your risk is our risk

The economy is constantly moving. Opportunities and threats can occur. Therefore, it is important to anticipate on the different needs of our customers in various countries and sectors. Always a step ahead, we do not only offer guarantee of payment.

Regardless of the size of your business, you are assigned an fixed account management team to manage your policy and an fixed underwriting team that is constantly analysing your customer risks. So you will always have a personal contact who knows your situation through and through. You will also have direct access to our online information service EOLIS which allows you to manage your policy from A to Z. For example, you can apply for credit limits, submit collection requests and retrieve overviews on limit decisions.

By providing customised solutions, we can tailor a policy that exactly meets your needs. We do this for many different companies, ranging from small to large, importing or exporting.

We have listed a range of options for you.

Payment Guarantee

As an entrepreneur, you seek assurance yet you want to be independent and autonomous in terms of your operations.

A payment guarantee offers three separate services that can be easily purchased online:

- Credit check of your customers
- Insure a separate transaction of a customer, protecting you against nonpayment of the invoice
- In the event of non-payment, we take care of collection



Business Policy

For medium-sized or large enterprises, we offer a flexible Business Policy that can be customised to meet the requirements of your sector and business. Thanks to the fast turnaround and high level of cover, you can achieve your growth targets.

Excess Policy

Do you just want to be insured against calamities? With this policy, you can protect your company against possible widespread damage, while the policy excess is determined in close consultation with us. This fully guarantees the continuity of your company.

World Policy

We offer large international companies the perfect flexible credit insurance policy: the World Policy. This policy guarantees you an international agreement with excellent local service provisions for all your branches worldwide. You have the option of managing it through one or several offices. In addition, we compile a credit management programme in consultation with you.



Security, continuity and speed help your company to grow safely.

We have a suitable solution for all your business risks

Credit insurance with Euler Hermes is more than the contract alone.



Sector relationships

Euler Hermes has positive joint ventures with various leading trade associations in the Netherlands. In consultation with our partners, this enables us to offer a credit insurance solution that meets the needs of your sector and its members.

Euler Hermes World Agency

Multinationals are being serviced by the Euler Hermes World Agency. A central team of specialists worldwide offers service locally and takes the context and culture into account. This service is in line with agreements made with the parent company.





Euler Hermes Collections

If you do not want credit insurance but would like to be certain of getting your money if your customer cannot pay, then our collection service is the answer. Collection is carried out by experts with knowledge of the local market and legislation. As a world market leader in corporate collection, you can be assured that we will look after your interests, both here and abroad.

Euler Hermes – your business partner with reliable expertise here and abroad. We make sure business pays.

Additional services

Besides the products and services described, we also provide additional services that can be used separately or in combination with your policy. We have developed various credit management programmes that provide excellent support for your policy and its management. Thanks to the continuous improvement of existing programmes and the development of new services, we can respond to your needs and market developments.

More information

If you would like to find out more about these products and additional services, please contact a member of our staff on tel. +31 (0)73 688 99 99 or send an e-mail to info@eulerhermes.nl and ask for our product brochure. You can also visit our website: www.eulerhermes.nl.

Euler Hermes, your golden partner

Euler Hermes Nederland
Pettelaarpark 20
PO Box 70571
5201 CZ 's-Hertogenbosch
Tel +31 (0)73 688 99 99
Fax +31 (0)73 688 99 88

Office Amsterdam
Hoogoorddreef 5
1101 BA Amsterdam

info@eulerhermes.nl
www.eulerhermes.nl

