



# Atradius Modula Policy

Tailored Credit Insurance

## Tailored Credit Insurance

Atradius Modula allows you to build a trade credit insurance policy to your specific business needs. It is a uniquely flexible solution to structuring bespoke cover for credit based trade, ensuring that your business has all the credit insurance it needs, without paying for cover that it doesn't.

## Real risk

Risk is an inherent part of credit based trade, and as trade credit can account for at least 40% of a company's assets, the importance of minimising that risk cannot be underestimated.

It does not matter how well you know your market and buyers – insolvency and payment default are commercial realities. Almost every business has had a direct experience with a bad debt, which affects cash flow, profitability, and equally importantly – confidence.

## Real solutions

We recognise that every business is different, and therefore every Modula policy can be too. The policy is created from 'building blocks' of cover, matching exactly with your particular requirements. It is a flexible approach so that you only pay for the cover your business really needs – providing up to 90% indemnity against an insured debt.

You can arrange cover against insolvency and protracted default for both domestic and export trade, and then add further modules which reflect your particular trade and exposures, such as political risk, war, or currency blockages.

## Real protection

The policy features at a glance:

- Insurance against risk of non-payment as a result of your customer's insolvency or inability to pay
- Cover for domestic and export trade
- Cover based on 'building blocks' which can be extended to risks outside your customers' control such as currency exchange problems, war, political intervention, natural disasters, and terrorism
- As the policy is tailored to your specific requirements, it is as cost effective as possible
- Simple administration: with clear pricing, online policy management and expert support always available, you can focus on your business, not your insurance
- As part of your policy we can provide advice and information to assist you in identifying new customers and entering new markets. Our global business and our access to information on over 100 million companies worldwide enables us to provide information and solutions on your customers, new or old in many different countries.

## Real advantage

When you take up a Modula Policy, you are provided with access to an integrated Collections service, for seamless credit management which is all included as part of your Atradius Credit Insurance policy. In addition, we offer a 100% cost contribution to recovery of insured debt – including legal fees.

You will also be provided, via our online management platform Serv@Net, to a vast database full of valuable company and business information, which can assist you in setting your sales and credit management strategies.

### Compañía Española de Seguros y Reaseguros de Crédito y Caucción Sociedad Anonima ("Atradius")

Australia  
Level 14  
1 Market Street  
Sydney NSW 2000  
Australia  
Tel: +61 (0) 2 9201 5222

[www.atradius.com.au](http://www.atradius.com.au)  
[info.au@atradius.com](mailto:info.au@atradius.com)

New Zealand  
Suite 7, Quay Business Centre  
Level 13, 45 Johnston Street  
Wellington 6011  
New Zealand  
Tel: +64 (0) 4 815 8112

[www.atradius.co.nz](http://www.atradius.co.nz)  
[info.nz@atradius.com](mailto:info.nz@atradius.com)