



# **Media Policy**

## Dedicated protection for a dynamic sector

Protecting your business when it matters most.

The media, creative and marketing communications industries are firmly focused on building business and sales opportunities for clients.

Sometimes, however, even the best campaigns can't prevent a client's business from becoming insolvent, leaving you with an unexpected debt and extra problems with cash flow. For agencies, this issue can be even more acute, where media and supplier bills still need to be paid for bookings committed on behalf of the failed business.

Whether you're a major media owner or a small specialist design business, the impact of suddenly being exposed to debt could be devastating and can take even large organisations to the brink by starving them of vital funds.

This is where the value of our credit insurance 'Media Policy' pays off, by providing dedicated protection when you need it most.

## Why Media Policy?

Our Media Policy is designed around the specific and often unique needs of the media and marketing communications industry, whether you operate in design, PR, events or any of the broad range of specialised disciplines that make up this sector.

Put very simply, our Media Policy protects your business from the risk of financial losses caused when any of your clients become insolvent and can't pay your billings, by ensuring you receive up to 90% of the invoice value owed to you.

The Media Policy not only covers services invoiced, but also the value of work in progress, cover for management fees and any non-cancellable forward media commitments. The policy can cover both domestic and overseas businesses as well as pre agreed political risks.

## Why now?

If you've already had a client fail, leaving you with unpaid invoices, then you'll probably want to avoid experiencing the same pain and business disruption again.

Even if you haven't, in such a volatile business environment, the risks are always present.

In a sector where creativity, results and value for money dominate, our Media Policy enables you to focus on your business and meeting your client's objectives, while removing the worry about whether they will be able to pay you.

Our Media Policy - protecting your business when it matters most

#### Simple, hassle free and effective

## What's in it for you?

- Dedicated credit insurance protection, developed and written specifically for the media, marketing and communications industries
- Wide scope of cover including domestic and overseas business, work in progress, cover for management fees, cancellation penalties, political risks and forward media commitments
- Receive up to 90% of the value of any insured losses when you make a claim, helping you maintain cash flow and avoid the impact of unplanned losses
- As banks often insist on credit insurance before advancing finance, it has the potential to ease access to financial support, Access to professional Atradius debt collections service as part of the policy for free, if required
- Manage your policy at any time through our secure, flexible and easy to use dedicated online resources
- Advanced customer portfolio analysis and management information reports online to keep you in control

We could continute to tell you about all the respective features and benefits of our Media Policy, but the main thing you need to know is that your business will be covered by our dedicated credit insurance to help protect your business when it matters most.

### What happens next?

#### The answer to this is simple...

If you have any questions or want to explore our Media Policy further, please contact us:

Tel: +61 (0) 2 9201 5222 Email: info.au@atradius.com

Atradius – providing the high quality protection your business deserves.

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