

1. COMPANY DETAILS

Registered company name

Company registration number and any taxation number, e.g. ABN

Registered address

Postcode

Address for correspondence, e.g. postal address

Postcode

Phone number

Fax number

Email address

Contact person, this person will receive all correspondence

Position

Company's main activities

Goods and/or services to be insured

2. ASSOCIATED COMPANY DETAILS

Complete this section if you wish to insure the turnover of an associated company.

If more than one company is to be insured, the company whose details are set out in Section 1, must sign and complete this form on behalf of the other associated company(ies). Each associated company must first appoint this company in writing as its agent. If you do not appoint this company as your agent, each associated company must complete the Group Credit Insurance Proposal form.

Registered name of associated company

Company registration number and any taxation number, e.g. ABN

Registered address

Postcode

The turnover of associated company(ies) is normally covered under this policy – please use consolidated figures when completing this form. If there is more than one associated company, please provide the details requested above on a separate sheet of paper.

3. TURNOVER/CUSTOMER DETAILS

Currency of application

Company's total domestic and export turnover for current year – exclude private persons & intercompany sales.

\$

Provide a breakdown of the company's expected insurable turnover in the current year. *

If there is insufficient space, please provide the details requested below on a separate sheet of paper.

Country or Australian State/Territory.*	Turnover Amount	Number of Customers	Agreed Payment Term	Actual Average Payment Term
	\$			
	\$			
	\$			
	\$			
	\$			
	\$			

* NOTE: For stamp duty purposes, all Australian business must be separated by State/Territory.

Do you credit check your customers?

No Yes Please indicate where you source your credit check information?
 Agents Banks Credit agencies Trade associations Trade references How many? Other

Have you ever been refused insurance for your trade credits?

No Yes Give details of why you were refused insurance for your trade credits in the space provided below.

Do you include retention of title in your sales contracts?

No Yes Give details and attach a copy of your standard contract or terms and conditions in the space provided below.

In the normal course of your business, do you have any other relevant insurance policies, e.g. marine or freight insurance?

No Yes Give details of the types of policies you have in the space provided below.

Do you currently credit insure?

No Yes Specify the expiry date of the policy(ies)

Who are your ten largest customers?

Company Name	City	Country	Credit Limit Required	Annual Turnover	Company Registration Number
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

What is your average outstanding trade receivables?

\$

Specify the amount of your annual turnover and bad debt losses in the current year and in the last three years.

Financial Year	Annual Turnover	Number of Losses	Total Loss Amount	Largest Single Loss	Name of Debtor	Country of Debtor
	\$		\$	\$		
	\$		\$	\$		
	\$		\$	\$		
	\$		\$	\$		

Please complete the following details if the company has any bad debts or outstanding amounts older than 60 days after the due date.

Customer Name	City	Country	Amount Outstanding	Due Date of Oldest Invoice
			\$	/ /
			\$	/ /
			\$	/ /

Please complete your debtor profile as per breakdown below or provide a copy of your current Aged Receivables Listing in summary format.

Maximum Amount Outstanding	Number in Range	Total Amount in Range
Over 500,000		
250,001 to 500,000		
100,001 to 250,000		
50,001 to 100,000		
25,001 to 50,000		

Maximum Amount Outstanding	Number in Range	Total Amount in Range
10,001 to 25,000		
5,001 to 10,000		
2,501 to 5,000		
1,001 to 2,500		
Up to 1,000		

Quarterly total of debtors balances:

As at 31 March last

\$

As at 30 June last

\$

As at 30 September last

\$

As at 31 December last

\$

4. COVER REQUIRED

What type of insurance do you require?

Credit risk Good sold from stock (cover for sales made from stock held) Political risk for exports Third country cover

▶ If you have selected any of the above options, go to **Section 5**.

Pre-credit risk (cover for costs incurred during the manufacturing process until date of despatch) ▶ Complete the following details

What is the period between entering into a contract and the time of delivery?

Average (days)	<input type="text"/>	Maximum (days)	<input type="text"/>
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Date of the oldest, not yet fully completed contract

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5. YOUR DUTY OF DISCLOSURE

Before you enter into a contract of insurance with us, you have a legal duty to disclose to us every matter that you know is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of insurance.

Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by us;
- that is of common knowledge;
- that we know or, in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by us.

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or can cancel the policy. If any misrepresentation by you is fraudulent, we may treat this policy as if it was never effected.

Is there any additional information you should disclose to us to help us assess the risk?

No Yes ▶ Give any additional information you wish to disclose in the space provided below.

6. YOUR PRIVACY

Atradius' Privacy Policy is based upon and is compliant with relevant privacy legislation in Australia and New Zealand. A copy of our Privacy Statement and the contact details of our Privacy Officer are available on our website www.atradius.com.au (Australia) or www.atradius.co.nz (New Zealand).

7. DECLARATION AND WARRANTY

On behalf of the company(ies) whose details are set out in Sections 1 and 2 in this proposal, I declare and warrant that:

1. I have read and understood this proposal;
2. I have provided all the information and documents asked for;
3. I have answered all the questions truthfully and in full;
4. I have authority to complete and sign this proposal;
5. I have authority to apply for credit limits and receive credit limits approvals, statements and notices from Atradius including the above Duty of Disclosure notice; and
6. I have authority to make this declaration.

Name

Position

Signature

Date

/ /

Please post the completed form and any associated documents to your nearest Atradius office

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