



Whole Turnover Excess of Loss Insurance

Protect your turnover from catastrophic loss and manage your own credit procedures

Our Whole Turnover Excess of Loss policies are designed to protect your accounts receivable from an unexpected sudden default.

By their very nature, these unforeseeable catastrophic events can take businesses by surprise by their speed and magnitude. We insure the level of loss that would cause your business to go under, effectively sharing the exposure with you where your business agrees to absorb a pre-agreed level of loss. This insurance may include discretionary limits and non-cancellable cover on key exposures.

The policy provides you with a high degree of flexibility in how you manage your credit limit portfolio and the premium you pay, while providing effective protection against commercial and political financial risks. This cover allows you to remain in the driving seat of your credit management processes, while providing a safety net against catastrophic failure.

Key features and benefits

- Protection for whole turnover against an unforeseeable catastrophic event
- Discretionary credit limits designed to complement your credit management processes
- Non-cancellable cover on key exposures
- Flexible Insurers Maximum Liability (IML)
- High Aggregate First Loss (AFL)

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