

- Provides you with cover against non payment, due to CUSTOMER INSOLVENCY or DEFAULT, for goods and services you have supplied to customers.
- Cover protects your business from the disastrous effects of unforeseen BAD DEBTS, giving protection to cash flow and net profit
- Cover for your WORK IN PROGRESS is available
- Policies are tailored to embrace the unique features of your business practices. Generic solutions are not always best!
- If required, most insurers can offer COMBINED cover for UK domestic and export sales.
- Export risks include “COMMERCIAL” risks of non payment/default AND “POLITICAL” risks (unstable political systems, sudden embargo, cancellation of import/export licences
- Premiums are often FIXED and payable in instalments over the year.
- Policies are normally written for 12 month periods.
- Sales that you make to “undoubted risk” customers can be EXCLUDED from a policy, (and can reduce costs) if an adequate spread of risk remains for the insurers.
- Insurance excess will remove small “attritional” bad debts expected in the normal course of your business. Higher excesses can be agreed that will reduce premiums
- Insurers will allow YOU to SET INSURED CREDIT LIMITS on the majority of your customers, by number, using information you have. There is NOT a detailed AUDIT of your entire customer base or your business practices.

PROPHET TRADE CREDIT IS AN INDEPENDENT SPECIALIST CREDIT INSURANCE BROKER.
WE ARE NOT AGENTS OF ANY INSURANCE COMPANY.

WE PROVIDE OBJECTIVE ADVICE ON CREDIT INSURANCE SOLUTIONS, FROM RISK PROFILING TO POLICY DESIGN, PLACEMENT AND ONGOING SUPPORT, TO ENSURE YOU FULLY RECEIVE THE BENEFITS OF YOUR CHOSEN SOLUTION.

GO NOW TO OUR WEBSITE TO VIEW DETAILS OF THE INSURERS WE WORK WITH, AND MORE INFORMATION ON THE RANGE OF SOLUTIONS AVAILABLE.