



# Insurance Brokers

Pre-empt The Future

**Hello Ethan,**

Thank you for your interest in our **Trade Credit** insurance offering. Below is your personalized product breakdown for in **Gauteng**.

## Product Overview

**Description:** Protects businesses against the risk of non-payment by customers for goods or services supplied on credit.

**Who Is It For:** Suppliers and manufacturers offering goods or services on credit terms.

## Cover Details

- Non-payment due to insolvency
- Protracted default
- Political risks in export markets
- Customer bankruptcy or liquidation

## Policy Highlights

- Covers domestic and international clients
- Reduces bad debt exposure
- Improves access to financing by securing receivables

## Exclusions

- Disputes over goods or services
- Pre-existing overdue accounts
- Fraud or dishonesty by the insured

## Claims Process

Submit proof of default, credit agreement, and collection efforts before initiating a claim.

## Excess Info

Typically 10% of the claim amount or as defined in the policy schedule.

## Period of Cover

12-month renewable policy aligned with sales agreements.

If you have any questions or would like to speak with a consultant, our team is always here to assist!

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### Commercial & Personal Insurance Brokers:

Motor, Home, Contents, C.A.R.,  
Guarantees & Professional Indemnity

Tsoga Afrika Insurance Brokers (PTY) Ltd is an authorised Financial Services Provider  
Licence Number: **49909**

*...after all, Insurance is a **STOKVEL™***