



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!



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™***