



Proposal Form / Excess of Loss Credit Insurance

Confidential information for a non-binding quotation

1 Prospective Client

Company Name: _____

Street: _____

Postcode, Town: _____ Fax: _____

Contact person/Position: _____ Telephone: _____

Concern/Group Affiliation: _____ E-Mail: _____

Subsidiary Companies: _____ Home Page: _____

Overall Number of Personnel: _____ of whom commercial: _____

Number of Employeess
Subsidiary Companies: _____ of whom commercial: _____

Company Organisation Plan: No Yes, as enclosed

All information in: TEUR other currency _____

incl. VAT excl. VAT

2 Business Activity

2.1 Our production, delivery and service program (as percent of turnover)

2.2 Special features of the business

Manufacturing risks/Cost of sales: No Yes, on average the sum of _____

Consignment stocks: No Yes (quantity: _____)
with a ø stock value of _____

Seasonal trade: No Yes, particularly in the months of _____
with a proportion of the business year
turnover of _____ %.

Warranty deduction: No Yes, on average _____ % of contract
value or in total _____

2.3 Other:

3 Customer and Debtor Structure

The following information is applicable for:

- one specific company as per Figure 1
- Group of companies as per Figure 1

3.1 Distribution of sales and outstanding accounts

	Sales	Outstanding accounts
Overall sales/last completed financial year by _____:	_____	_____
of which businesses under public/government ownership:	_____	_____
of which own affiliated businesses:	_____	_____
of which D/P businesses/irrevocably certified letters of credit:	_____	_____
of which cash sales:	_____	_____
of which sales with private individuals:	_____	_____
Insurable sales:	_____	_____
of which domestic:	_____	_____
of which export:	_____	_____
Insurable sales in current financial year		
Total:	_____	_____
of which domestic:	_____	_____
of which export:	_____	_____

Distribution of export sales

Country	Number of customers	Sales per country
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

3.2 Number of Customers Supplied per Year

We supply _____ domestic customers and _____ export customers per year.

3.3 Customer Structure

	% of sales	Lines of business
Industry:	_____	_____
Wholesale:	_____	_____
Retail:	_____	_____
Service providers:	_____	_____
Other:	_____	_____

3.4 Information on our key customers

Company name	Town	Country	Monthly sales		Annual sales		Max. balance		Terms of payment		DSO	
			Pre-vious year	Cur-rent year	Pre-vious year	Cur-rent year	Pre-vious year	Cur-rent year	Pre-vious year	Cur-rent year	Pre-vious year	Cur-rent year

3.5 Debtor Structure

ø accounts receivable	Number of customers		Total balance									
	Domestic	Export	Total due domestic				Total due export					
			Over-due 01-15 days	Over-due 16-45 days	Over-due 45-60 days	Over-due > 60 days	Over-due 01-15 days	Over-due 16-45 days	Over-due 45-60 days	Over-due > 60 days		
< 5												
5 to 10												
10 to 20												
20 to 50												
50 to 100												
100 to 500												
500 to 1000												
> 1000												
Total:												

3.6 Bad Debt Losses (last 3 financial years and the current financial year)

	Total bad debt losses		Bad debt losses under 10		Bad debt losses between 10 and 50		Bad debt losses between 50 and 100		Bad debt losses over 100	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Year										
Year										
Year										
Current fin. year										

of which greatest single losses:

Company name	Town	Country	Year	Bad debt loss (at time of suspension of payments)	Final loss (after recoveries of dividends)	Sales (within last 6 months before loss)	Reason

- Reasons for loss:
1. Customer insolvency
 2. Customer could not be traced
 3. Title secured, execution futile
 4. Other reasons

Current serious overdues/possible losses

Company name	Town	Country	Current outstanding debt	Reason

4 Terms/Conditions of Payment and Payment Experiences

4.1 Terms/conditions of payment

4.1.1 Our standard terms and conditions of payment:

Our standard credit periods are _____ days for domestic sales and _____ days for export sales

Our average DSO is _____ days for domestic sales and _____ days for export sales

In addition we accept credit periods up to a maximum of _____ days for domestic sales

and _____ days for export sales

We accept value dates up to _____ months.

We have automatic debit transfer agreement with _____ % of our customers:

- Direkt debiting Automatic debit transfer

We agree the standard terms and conditions of payment with _____ % of our customers.

4.1.2 Special terms/conditions of payment:

- No Yes, as follows:

Cheques _____ % of the sale, ø total _____ Domestic Export

Bills of exchange _____ % of the sale, ø total _____ Domestic Export

Prolongation of bills Domestic Export

If other, please detail (if applicable country specific) _____

4.1.3 Our terms and conditions of payment are documented on:

Confirmation of order Yes No

Delivery note Yes No

Invoice Yes No

Other: _____

4.1.4 Our General Terms and Conditions are acknowledged by the Customer by:

Counter-signature of General Terms and Conditions Yes No

Details: _____

Mailing/posting of General Terms and Conditions Yes No

Details: _____

4.1.5 Invoicing Procedure

on delivery within one week of delivery

up to end of month individually Details: _____

4.2 Payment Procedure

4.2.1 What % of customers pay within which credit period?

_____ % of customers with a turnover of _____ pay within _____ days and apply _____ % discount

_____ % of customers with a turnover of _____ pay within _____ days and apply _____ % discount

_____ % of customers with a turnover of _____ pay within _____ days and apply _____ % discount

4.2.2 What % of customers pay within which reminder stages?

_____ % of customers with a turnover of _____ pay within _____ days after the first reminder

_____ % of customers with a turnover of _____ pay within _____ days after the second reminder

_____ % of customers with a turnover of _____ pay within _____ days after the third reminder

_____ % of customers with a turnover of _____ pay within _____ days after the fourth reminder

4.2.3 What % of customers pay after referral to solicitors/collection agency

_____ % of customers with a turnover of _____ pay within _____ days after referral to solicitors/
collection agency

4.2.4 What % of customers pay after judgement

_____ % of customers with a turnover of _____ pay within _____ days after judgement

4.2.5 The average DSO overall is _____ days

4.2.6 Names of the five customers with the longest credit periods

Company name	Town	Country	Monthly sales		Annual sales		Max. balance		Terms of payment		DSO	
			Pre- vious year	Cur- rent year	Pre- vious year	Cur- rent year	Pre- vious year	Cur- rent year	Pre- vious year	Cur- rent year	Pre- vious year	Cur- rent year

4.2.7 Names of the five customers with the worst paying habits, i. e. who always pay at the latest reminder stages.

Company name	Town	Country	Monthly sales		Annual sales		Max. balance		Terms of payment		DSO	
			Pre-vious year	Cur-vent year	Pre-vious year	Cur-vent year	Pre-vious year	Cur-vent year	Pre-vious year	Cur-vent year	Pre-vious year	Cur-vent year

4.2.8 Is the Retention of Title part of your General Terms and Conditions?

No Yes, Details of acceptance procedure: _____

If Yes, is your Retention of Title clause an "all monies" clause?

No Yes

5 Is there a credit manual?

No Yes, attached as appendix

6 Existing Contracts

Existing or Being Considered	yes	no	since	with	Expiry
Excess of Loss (XL) Credit Insurance					
Whole Turnover Credit Insurance					
Capital Goods Credit Insurance					
Surety Insurance/Guarantee					
Fidelity Insurance					
Factoring Contract					
Asset Backed Securitization or Similar					
Collection					

Information on data privacy: The latest „Information about the use of your data“ is available on our Website at the following link www.zurich.de/datenschutz. You will find more information on Data Protection there. Furthermore, you can also contact datenschutz@zurich.com with any questions on Data Protection at Zurich Group Germany.

The information given above is complete and correct. We declare that we are in agreement that this information is first of all the basis for the provision of a non-binding quotation. With the signing of the insurance contract, together with the attached credit manual, this information becomes an integral part of the contract.

_____ Date

_____ Authorised Signatory

Enclosures:

- Full company Organisation Plan Credit Manual Annual Accounts 20 _____, 20 _____, 20 _____
- Management Accounts as per _____ Debtor List as per _____

Zurich Insurance plc
Niederlassung für Deutschland
Direktion Rhein-Main
 Postfach 90 04 16
 60444 Frankfurt am Main
 Telefon 069 7115-0
 Fax 069 7115-3442
www.zurich.de

Bankverbindung
 Deutsche Bank AG, Frankfurt/Main
 IBAN: DE11 5007 0010 0093 7789 02
 BIC: DEUTDEFFXXX
UStID-Nr. DE815195011
 Versicherungsbeiträge sind
 umsatzsteuerfrei
Vers.St-Nr. 807/V90807020227

Rechtsform der Gesellschaft
 public company limited by shares
 (Aktiengesellschaft nach irischem Recht)
Hauptsitz Dublin (Irland)
Vertretung der Gesellschaft
 Patrick Manley (Chief Executive Officer)
Verwaltungsratsvorsitzende
 Amanda Blanc
Companies Registry Office (entspricht
 dem dt. Registergericht) Registernr. 13460

Hauptbevollmächtigter der NfD
 Dr. Carsten Schildknecht
Sitz der Niederlassung
 Frankfurt/Main
 Registernr. HRB 88353
 Platz der Einheit 2
 60327 Frankfurt am Main