Swiss Re

Trade Credit Insurance Claim Form

Trade Credit Underwriting Agency NZ Limited

Please email this form and all details required to tci_claims@swissre.com

Your claim

1. Name of insured (or joint insured)

   Policy number

2. Buyer information – the debtor

   Company name (legal name) Registration no.

   Address

   Postcode City

   State Country

   Contact name

   Email Telephone

   Debtor's industry

3. Claim details

   Type of loss: Insolvency / Protracted default / Contract repudiation / Political risk

   Date of loss or insolvency (dd/mm/yyyy)

   Have you lodged your debt with the insolvency practitioner? Yes / No

   Has the debtor raised any dispute or complaint in regard to this contract? Yes / No If 'Yes', please give details

   Total amount owed by the debtor Currency

   Amount claimed under the policy (please take into account the permitted credit limit, Insured percentage and any items not covered by your policy) Currency

General information and securities

4. Do any of the following apply to this account?
   If 'Yes', give details including all documentation and advise what action you are taking to enforce your rights

   (a) Retention of title

   (b) Personal guarantee / other security

   (c) Contra trading or set-off

   (d) Number 2 account / cash sales

5. Date account first opened on credit terms (dd/mm/yyyy)

6. Terms of payment agreed with debtor (please be specific)

7. (a) Was credit approved under a credit limit endorsement?

   If 'Yes', provide copy of endorsement.

   If 'No', refer to (b)

   (b) Was credit approved under an available discretionary credit limit? Yes / No

   If 'Yes', was credit granted relying on:

   (i) Trading experience

   (ii) Trade references

   (iii) Business information report

   (iv) Bank report

   (v) Other information used in credit assessment

   If 'Yes' to any of (i) to (iv) above, provide copies of relevant reports or information. Use back page if additional space is required.

Additional information

8. What specific action, including legal action, was taken from the date the account became reportable to the date of insolvency, in pursuing the debtor for payment of the outstanding debt? Was the debt passed to a collection agent? Please provide all relevant copy documents.

9. Details of all unpaid invoices / credit notes (If necessary continue on a separate sheet with the same headings)

Invoice / credit note number	Shipment / services rendered date (dd/mm/yyyy)	Issue date (dd/mm/yyyy)	Due date for payment (dd/mm/yyyy)	Currency	Amount including Tax	Rate of exchange used for conversion to policy Currency for declaring turnover of transactions	Taxes, retention monies & Other policy exclusions
				Totals			

Copies of all outstanding invoices to be provided. If in excess of 20 in number, provision of the last 20 will suffice for initial claim assessment. Please also provide all invoices to which credit notes relate together with copies of the relevant credit notes.

10. Ledger reconciliation for the 12 month period prior to the oldest unpaid invoice

Month of invoice/shipment/ services rendered (mm/yyyy)	Total amount invoiced in the month (including taxes)	Date by which monthly amount cleared/paid (dd/mm/yyyy)	Days credit taken

Please attach a copy of your ledger and/or statements covering all entries for the period commencing 12 months prior to the oldest unpaid amount up to and including the date of the last transaction with this debtor.

Supporting documents

Please send the originals or photocopies of all the documents listed below.

(a) The underlying contract and order(s) relating to the outstanding invoices and your confirmation(s) of the order(s)

(b) The outstanding invoices(s)

(c) The statements of the account for the period commencing 12 months prior to the oldest unpaid invoice and up to the date of the last transaction

(d) All relevant correspondence (especially all communications received from the debtor)

(e) If the debtor is insolvent, any available evidence of insolvency (for example, a notice from the Receiver or Liquidator)

(f) Copy of the relevant condition of sale

Export only

(g) Any notices from your bank advising that Payments Due have been dishonoured

(h) Any outstanding bill(s) of exchange, promissory notes or drafts

(i) All bill(s) of lading or airway bill(s) relating to unpaid invoices

Important Notices

Understanding the Policy

You should read the entire Policy carefully, including the definitions and the exclusions, to ensure that it meets your requirements. We recommend that you consult an insurance adviser to ensure a clear understanding of your rights and obligations under this insurance contract.

For the purposes of these Important Notices "we, "our" and "us" each mean Trade Credit Underwriting Agency NZ Limited.

Your duty of disclosure

When you are completing the Proposal, it is important that you understand that you are answering questions for yourself and anyone else that you want to be covered by the Policy.

Before you enter into the Policy, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate the Policy.

You do not need to tell us anything that:

- reduces the risk we insure you for;
- is common knowledge;

- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we shall pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Declaration of Insured and signature

We authorise you to disclose your interest in this account to the appropriate authority dealing with the debtor's affairs. On request we will complete and submit an assignment of the debt to the Insurer.

We will obtain/attach (delete as appropriate) written confirmation from the liquidator, trustee, receiver, or other appropriate authority, of the amount for which we are admitted to rank in the insolvent estate of the debtor or, in the case of any other Insured loss, we attach evidence of debt. It is acknowledged that the information/documents requested herein are those usually necessary for adjudication of a claim, but such requirements are not be construed as in any way limiting the definitions and conditions of the policy as to our duty of disclosure of material facts, information as well as to the Insurer's right to examine or obtain copies of letters, accounts or other documents in our possession or control relating to or connected with our Policy and claim.

The information given herein and the attachments are, to the best of our knowledge and belief, true and correct in every particular.

Name

Position in company

Signature

Date (dd/mm/yyyy)

Additional space, if required

Role of TCUANZ

Trade Credit Underwriting Agency NZ Limited (TCUANZ) (company no. 3978818), an entity of the Swiss Re Group, has been appointed as agent of QBE Insurance (Australia) Limited (the Insurer) to sell, arrange, issue and administer (including claims administration) trade credit insurance policies to which this form relates on behalf of the Insurer.

Privacy Notice

The insured authorises TCUANZ to collect, hold, use and disclose personal information that the insured provides to TCUANZ, or authorises TCUANZ to collect, (Personal Information) in accordance with the Privacy Act 2020 and TCUANZ's Privacy Statement available at https://corporatesolutions.swissre.com/insurance-solutions/credit-surety.html (Privacy Statement). TCUANZ's Privacy Statement includes details about the insured's rights to access and request correction of Personal Information. If the insured provides TCUANZ with, or authorises TCUANZ to collect, Personal Information about another individual (such as a representative), the insured confirms that the individual has authorised the insured to do so and is aware of TCUANZ's Privacy Statement, including the individual's right to access and request correction of their Personal Information.