Swiss Re

QCheck

An exclusive opinions service for Swiss Re Trade Credit clients

Our QCheck service helps clients assess the creditworthiness of UK and Ireland customers and provides the insurance cover and support that you need to grow your business confidently.

It is available to all our UK domiciled clients who have a discretionary limit facility.

Whether you wish to increase the credit line with an existing customer or evaluate a new customer, QCheck will assess the buyer and issue you with a QCheck opinion which serves as justification within your Discretionary Limit.

QCheck gives you flexibility because it provides an opinion not a definitive limit. The opinion can be increased by using trading experience. If the decision is negative you can override it by using other approved sources endorsed under your Discretionary Limit.

How could my business benefit from QCheck?

- **Fast response time**:
  Typically QCheck opinions are instant with most decisions delivered within 24 hours
- **Reliable**:
  Local expertise in assessing companies easy and clear: No need to read through a long report – we will issue you with a definitive figure
- **Validity:**
  The opinion is valid for 12 months from issue and subject to the QCheck Terms and Conditions
- **Cover**:
  QCheck opinions are written at your full indemnity to the level of your Discretionary Limit, or a maximum of £75,000
- **Cost effective**:
  You receive a free allocation of QCheck opinions within your management charge

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How much does it cost?

- Free allocation included within your management charge:*

Premium £	QCheck opinions
Up to £25,000	20
£25,000 – £50,000	50
£50,000 – £100,000	75
£100,000 – £150,000	100
£150,000 – £250,000	150
Above £250,000	negotiable

- Over and above your free allocation, each QCheck opinion costs £8 plus VAT. Usage will be reviewed quarterly and you will then be invoiced for any additional usage.

* Some products may not be applicable for free Qcheck opinions

How do I request a QCheck opinion?

It's easy to apply and view opinions. Apply via our online policy management system in exactly the same way as you would for a limit application. A QCheck opinion can be on either a limited or unlimited company. All opinions are notified via email and the online system.

How do I get started?

For further information about QCheck and how it can help you, please contact your commercial underwriter.

You can apply to start using QCheck straight away. For further information how QCheck can help you, please contact your insurance broker or Swiss Re representative.

Alternatively email TCI_support@swissre.com

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