



INFORMA
Business by Data

CESCE Fácil

CESCE Fácil Technical Details

The turnover value constitutes the base to establish a CESCE Fácil policy

Target clients	✓ SMES with a sales volume of up to 5MM€ in insurable credit sales (not included those to the administration and cash payments)
Contracting	✓ By electronic signature
Insurable sales	✓ Minimum 80% of the annual turnover
Sectors	✓ Not limited (except rentals)
Debtor country	✓ 32 countries**
Non-payments communication delay	✓ 60 days from the expiry of the unpaid invoice
Risk aggravation	✓ 60 days, that is to say: a defaulter unpaid an invoice and, on the 60 days from the expiry of the payment I can sale to it; from the day 61 on it would not be covered
Delivery / invoice delay	✓ 30 days (between the delivery date of the goods or the invoice date no more than 30 days should have elapsed)
Maximum payment condition	✓ 120 days (there would only be covered sales with payment delays equal or inferior to 120 days)
Indemnity delays	✓ 90 days (from the non-payment declaration we do pay the indemnity in 90 days)
Type of covered risks	✓ Commercial ones (we do not cover Political risks: insolvency overcome due to a putsch, social upheaval, exchange trade risks...)
Coverage %	✓ 60% anonymous debtors / 85% classified debtors
Risk limit by Anonymous / Classified debtors	✓ Determined by the insurable sales volume See <i>CESCE Fácil Parameters and Rates</i>
Annual IMA (annual maximum indemnity)	✓ Anonymous debtors = 3 times the policy premium (there would be no compensation for unclassified debtors of more than 3 times the premium within a year) ✓ In classified debtors there are no Maximum Indemnity
Premium	✓ Calculated according to the insurable sale amount (sales on credit and not to the Administration) ✓ Unique with quarterly fractioned payment See <i>CESCE Fácil Parameters and Rates</i>

Analysis expenses	<ul style="list-style-type: none"> ✓ Calculated according to the insurable sale amount (sales on credit and not to the Administration) ✓ Unique amount to be paid when contracting the Policy <i>See CESCE Fácil Parameters and Rates</i>
Loss file expenses	<ul style="list-style-type: none"> ✓ Spain & Portugal = 87.61€ + VAT ✓ International = 131.42€ + VAT
Minimum individual amount	✓ 300€ (no non-payments under that amount would be covered)
Franchise	✓ Does not exist

Parameters and Rates

Insurable sales	Limit for Anonymous debtors	Maximum limit for Classified debtors	Premium	Debtors analysis expenses	Total amount
<=300 thousand €	1,000	16,000	2,242	561	2,803
<=600 thousand €	1,000	24,000	3,420	855	4,275
<=900 thousand €	1,500	32,000	3,724	931	4,655
<=1,200 thousand €	1,500	40,000	5,206	1,302	6,508
<=1,600 thousand €	2,000	48,000	6,232	1,558	7,790
<=2,000 thousand €	2,000	56,000	7,600	1,900	9,500
<=2,400 thousand €	2,000	64,000	8,740	2,185	10,925
<=2,800 thousand €	2,500	80,000	9,880	2,470	12,350
<=3,200 thousand €	2,500	96,000	10,640	2,660	13,300
<=3,600 thousand €	2,500	112,000	11,400	2,850	14,250
<=4,000 thousand €	3,000	128,000	12,160	3,040	15,200
<=4,500 thousand €	3,000	144,000	12,920	3,230	16,150
<=5,000 thousand €	3,000	160,000	13,680	3,420	17,100

Debtor countries ():** Spain, France, Portugal, Italy, Germany, Austria, Denmark, Finland, Hungary, Norway, Holland, Poland, United Kingdom, Sweden, Switzerland, Belgium, Czech Republic, Canada, United States, Slovakia, Slovenia, Estonia, Ireland, Luxembourg, Malt, Romania, Argentina, Brazil, Chile, Colombia, Mexico, Peru



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