



**INFORMA**  
Una compañía Cesce

# Cesce's Póliza Fácil

INFORMA as Cesce's Exclusive Insurance Agents <sup>(1)</sup> provides you the following:

## Póliza Fácil technical details

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

<b>Target clients</b>	✓ <b>SMES</b> with a sales volume of up to 5MM€ in insurable credit sales (not included those to the Administration, subsidiaries, private individuals and cash payments)
<b>Contracting</b>	✓ By electronic signature
<b>Insurable sales</b>	✓ Minimum 80% of the annual turnover
<b>Sectors</b>	✓ Not limited (except rentals and, where appropriate those items indicated in the contracting process)
<b>Country of the debtor</b>	✓ 32 countries (*)
<b>Non-payments communication delays</b>	✓ 60 days from the expiry of the unpaid invoice
<b>Risk aggravation</b>	✓ 60 days. Delay from the expiry date of an unpaid invoice to manage its collection and during which it is possible to continue selling to the debtor.
<b>Delay Delivery - invoice date</b>	✓ 30 days. Maximum delay up to the emission of the invoice
<b>Maximum payment condition</b>	✓ 120 days. The sale expiry date should be equal to or less than 120 days
<b>Losses liquidations delay</b>	✓ 90 days from the default of payment declaration
<b>Type of covered risks</b>	✓ Business. Political and extraordinary risks are excluded: i.e. defaults of payments caused by wars, social upheavals, earthquakes....
<b>Coverage %</b>	✓ 60% anonymous debtors / 85% classified debtors
<b>Risk limit by Anonymous / Classified debtor</b>	✓ Determined by insurable sales See <i>Póliza Fácil Parameters and Rates</i>
<b>Annual IMA (annual maximum indemnity)</b>	✓ Anonymous debtors: the annual maximum compensation for anonymous debtors' non-payments is 3 times the premium paid. ✓ Classified debtors: there is no maximum annual compensation
<b>Premium</b>	✓ Calculated according to the volume of insurable Sales

<sup>1</sup> INFORMA D&B, SAU (SME) is registered in the Special Registry of Mediators of the DGSFP with number C0516A80192727 as Exclusive Insurance Agent of the Spanish Export Credit Insurance Company, CESCE S.A., Insurance and Reinsurance company (SME)

	✓ Unique with quarterly fractioned payment See <i>Póliza Fácil Parameters and Rates</i>
<b>Analysis expenses</b>	✓ Calculated according to the volume of insurable sales ✓ Unique amount to be paid when contracting the Policy See <i>Póliza Fácil Parameters and Rates</i>
<b>Loss file expenses</b>	✓ National = 87.61€ + IVA ✓ International = 131.42€ + IVA
<b>Minimum individual amount</b>	✓ 300€ (defaults of payments would be compensated for an amount superior to that amount)
<b>Franchise</b>	✓ Does not exist

## Póliza Fácil Parameters and Rates

### SPECIAL OFFER! ANALYSIS FOR JUST 1 € WHEN TAKING OUT THE POLICY

Debtors analysis' costs, taxes and legally applicable surcharges would be included without promotion on renewals' Premiums.

Maximum Insurable Sales	Limit for Anonymous Debtors	Maximum limit for Classified Debtors	Premium to be paid	Premium surcharges and taxes	Analysis Expenses	VAT (Analysis Expenses)	Total price
300.000 €	1.000 €	16.000 €	2.242 €	138 €	1 € 561 €	0 € 118 €	2.381 € 3.059 €
600.000 €	1.000 €	24.000 €	3.420 €	210 €	1 € -855 €	0 € 180 €	3.631 € 4.665 €
900.000 €	1.500 €	32.000 €	3.724 €	229 €	1 € 931 €	0 € 196 €	3.954 € 5.080 €
1.200.000 €	1.500 €	40.000 €	5.206 €	320 €	1 € 1.302 €	0 € 273 €	5.527 € 7.102 €
1.600.000 €	2.000 €	48.000 €	6.232 €	383 €	1 € 1.558 €	0 € 327 €	6.616 € 8.500 €
2.000.000 €	2.000 €	56.000 €	7.600 €	467 €	1 € 1.900 €	0 € 399 €	8.068 € 10.366 €
2.400.000 €	2.000 €	64.000 €	8.740 €	538 €	1 € 2.185 €	0 € 459 €	9.279 € 11.921 €
2.800.000 €	2.500 €	80.000 €	9.880 €	608 €	1 € 2.470 €	0 € 519 €	10.489 € 13.476 €
3.200.000 €	2.500 €	96.000 €	10.640 €	654 €	1 € 2.660 €	0 € 559 €	11.295 € 14.513 €
3.600.000 €	2.500 €	112.000 €	11.400 €	701 €	1 € 2.850 €	0 € 599 €	12.102 € 15.550 €
4.000.000 €	3.000 €	128.000 €	12.160 €	748 €	1 € 3.040 €	0 € 638 €	12.909 € 16.586 €
4.500.000 €	3.000 €	144.000 €	12.920 €	795 €	1 € 3.230 €	0 € 678 €	13.716 € 17.623 €
5.000.000 €	3.000 €	160.000 €	13.680 €	841 €	1 € 3.420 €	0 € 718 €	14.522 € 18.660 €

(\*)**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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