

Modula Freedom

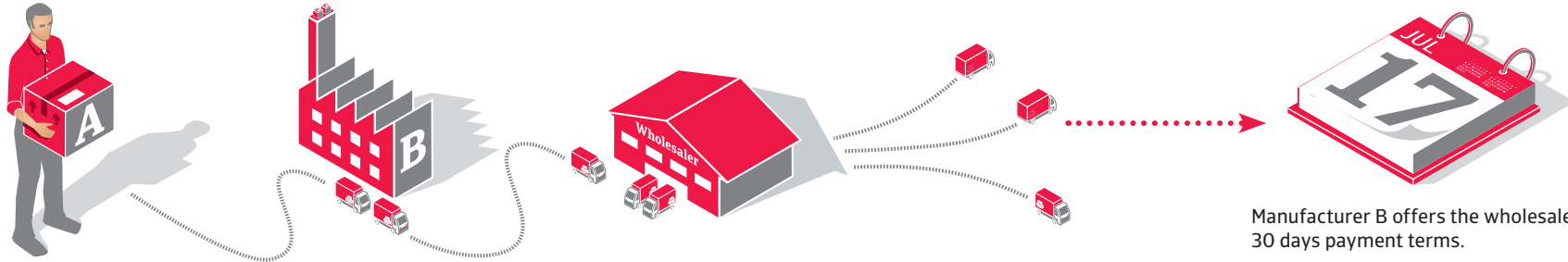
Taking your business to new heights

Trading with the support of an Atradius policy can help make your business more secure in today's competitive market.

- Manage the risks of trade with credit insurance. Domestic and International opportunities can so easily become liabilities if your customer fails to pay
- For over 95 years Atradius have been helping UK and Irish companies to trade safely. Our customers trust in our experience and our knowledge to help them thrive and grow
- Our multinational, multilingual team consists of 3,300 people, operating across more than 160 offices in 50 countries around the world
- Our financial strength rating has been affirmed by ratings agencies A.M. Best as A (excellent) and Moody's as A3.

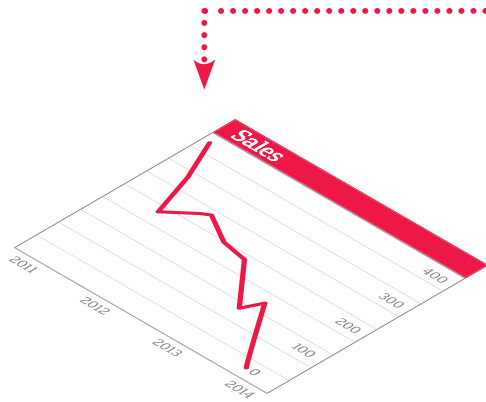


Modula Freedom at work



With packaging supplied by company A, manufacturer B provides dinnerware to a wholesaler.

Manufacturer B offers the wholesaler 30 days payment terms.



The wholesaler has been a good customer, but as economic uncertainty hits the industry, its own customers have been hit by a retail slump..



Several of its retail customers have closed. The wholesaler, uninsured, starts to suffer from increased bad debts and has cashflow problems of its own.



The wholesaler goes insolvent, leaving creditors with little chance of being paid anything.



Manufacturer B claims on their Credit Insurance policy for any outstanding amounts due by the wholesaler.

Atradius pays the claim, covering up to 90% of the outstanding debt, enabling the manufacturer to meet its own commitments to company A.



Atradius helps to stabilise the flow of trade, guiding manufacturer B away from unacceptable risk and helping them to trade safely. Atradius approaches the wholesaler to recover the money they owe manufacturer B.



Atradius agrees to cover a new customer that the manufacturer has found in Australia using its information database to access the new customer's credit-worthiness.



Why Modula Freedom makes perfect sense

- Designed for SMEs – for businesses with less than £5 million turnover
- Modula Freedom protects your domestic and international trade in all OECD markets should your buyer be unable or unwilling to pay
- With 90% of debts covered you will have peace of mind knowing that you can trade and get paid
- Credit insurance with Atradius will help you gain greater access to finance. You may not need it, but if the time comes, a Modula Freedom policy means you're ready
- Removing the worry from trading with unknown customers
- Continue to grow your business with the help of Atradius' knowledge and experience
- Access to Atrium, our state of the art customer service portal that gives you insights into your trade 24/7
- Free professional and dedicated Collections service
- 5% discount if you pay upfront, in advance
- A personal, dedicated point of contact
- Excellent customer service, guaranteeing a 48 hour response on all correspondence

Atradius is here for you

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