

# PRELIMINARY DECLARATION Credit insurance

Confidential information for a no-obligation quote

The questions below should be answered truthfully and in full. In the event of a contract being incepted, the preliminary declaration will form an integral part of credit- and legal protection insurance policy. In the event of concealment or misrepresentation of any fact material to the risk (breach of duty of disclosure) in the preliminary declaration, the insurer shall be entitled to terminate the contract. Moreover, where the concealment or misrepresentation of any fact material to the risk affects the occurrence or scope of any claim, the insurer shall be exempted from any liability to pay benefits in respect of any claim that has already arisen (Art. 6 of the Swiss Federal Insurance Contracts Act (VVG/LCA)). If in the course of the insurance a change occurs to an important fact stated in the preliminary declaration, and if such change results in a material increase in risk, you must notify Zurich forthwith in writing of such a change.

## 1. Our company

Company name

Street

ZIP Code, town/city

Fax

Contact person / function

Telephone

Homepage

E-Mail

All details below are in

CHF     EUR     USD

## 2. Business activities

Our production, delivery and/or services program

## 3. Structure

|                          | % of turnover | Sectors                                    |
|--------------------------|---------------|--|
| <b>Industry</b>          |               |  |
| <b>Wholesale</b>         |               |  |
| <b>Retail</b>            |               |  |
| <b>Service providers</b> |               |  |
| <b>Other</b>             |               |  |
| <b>Example</b>           |               |  |
| <b>Industry</b>          | <b>100</b>    | Chemical industry, pharmaceutical industry |

#### 4. Breakdown of turnover and outstanding receivables

|  | Turnover (in 1000s) | Outstanding receivables (in 1000s) |
|--|---------------------|------------------------------------|
| Total for the previous business year, as per   |                     |                                    |
| Share of uninsurable turnover such as public-law companies, own subsidiaries, privat individuals, turnover in cash |                     |                                    |
| Insurable turnover / insurable receivables   |                     |                                    |

| Turnover development   |                                    |                                 |
|------------------------|------------------------------------|---------------------------------|
| Turnover for last year | Turnover forecast for current year | Turnover forecast for next year |
|                        |                                    |                                 |

| Total outstanding amount at the end of the last 4 quarters |            |            |            |
|--|------------|------------|------------|
| 1. Quarter   | 2. Quarter | 3. Quarter | 4. Quarter |
|  |            |            |            |

#### 5. Breakdown of turnover by country

| Country | Number of customers | Turnover (in 1000s) | Ø receivables (in 1000s) |
|---------|---------------------|---------------------|--------------------------|
|         |                     |                     |                          |
|         |                     |                     |                          |
|         |                     |                     |                          |
|         |                     |                     |                          |
|         |                     |                     |                          |
|         |                     |                     |                          |
|         |                     |                     |                          |
|         |                     |                     |                          |
|         |                     |                     |                          |

#### 6. Analysis of receivables structure

| Receivables (as at the end of the month) (in 1000s) | Number of customers | Total receivables (in 1000s) |
|---|---------------------|------------------------------|
| < 10  |                     |                              |
| 10 to 25  |                     |                              |
| 25 to 100   |                     |                              |
| > 100   |                     |                              |
| Total   |                     |                              |

#### 7. Our five most important customers with max. receivables

| Company name | Location | Country | Annual turnover (in 1000s) | max. receivables (in 1000s) |
|--------------|----------|---------|----------------------------|-----------------------------|
|              |          |         |                            |                             |
|              |          |         |                            |                             |
|              |          |         |                            |                             |
|              |          |         |                            |                             |

alternate supplement

## 8. Bad-debt losses from the previous three business years and the current business year

| Business year             | Number | Receivables by cessation of payment (in 1000s) |
|---------------------------|--------|--|
| Year <input type="text"/> |        |  |
| Year <input type="text"/> |        |  |
| Year <input type="text"/> |        |  |
| Current business year     |        |  |
| Expected losses           |        |  |

of which the largest single loss

| Company name | Location | Country | Year | Bad-debt loss (in 1000s) |
|--------------|----------|---------|------|--------------------------|
|              |          |         |      |                          |
|              |          |         |      |                          |
|              |          |         |      |                          |

Expected losses (Collection losses)

| Company name | Location | Country | current receivables (in 1000s) |
|--------------|----------|---------|--------------------------------|
|              |          |         |                                |
|              |          |         |                                |
|              |          |         |                                |

## 9. Company receivables management

### 9.1 Credit check

For new customers

For existing customers

Additional measures

### 9.2 Payment conditions

Our payments deadline for regular business operations is  days for domestic payments (CH + FL) and  days for payments from abroad.

On average, we receive payments within  days for domestic payments (CH + FL) and  days for payments from abroad.

We accept payment deadlines of up to  Tagen im Inland (CH + FL) und  days for payments from abroad.

**9.3 Point at which invoice is issued**

- at delivery
- within a week of delivery
- at month's end
- dunning procedure by service provider If so, by whom?

**9.4 Dunning procedure**

- individual dunning procedure
- machine dunning procedure
- dunning procedure by service provider If so, by whom?

**9.5 Reminder periods and collection procedure**

The **first** reminder is sent no later than

 days after payment is due,

The **second** reminder is sent no later than

 days after payment is due,

**Further** reminders (number ) are sent every

 days.

How many days after payment is missed are deliveries suspended?

 days.

The collection procedure is started no later than

 days after payment is due.

Legal proceedings are started no later than

 days after payment is due.

**10. Existing contracts**

| In existence or existed:         | yes                      | no                       | since | with | Expiration |
|----------------------------------|--------------------------|--------------------------|-------|------|------------|
| <b>Credit insurance contract</b> | <input type="checkbox"/> | <input type="checkbox"/> |       |      |            |
| <b>Factoring contract</b>        | <input type="checkbox"/> | <input type="checkbox"/> |       |      |            |

**11. Legal protection insurance**

Would you like the additional legal protection insurance for contractual disputes with customers?

- Yes     No

Have you already been refused for a proposed legal protection contract or cancelled for an existing one?  No

If so, which company? Reason?

**12. Final Declaration and signature**

The undersigned person requests Zurich and Orion legal protection insurance plc (Orion) to provide a no-obligation offer for the conclusion of a credit insurance and legal protection insurance policy, based on the details given above. He/she agrees that the preliminary declaration will form an integral part of the policy in the event of a contract being incepted. The undersigned hereby certifies that he/she has answered the questions contained in this document to the best of his/her knowledge and belief. He/she further certifies that all information material to the risk, as disclosed in this document, is true and accurate. He/she undertakes to notify Zurich of any changes that may occur prior to commencement of the definitive insurance coverage. The undersigned hereby authorizes Zurich and Orion to process any data disclosed on the contract documentation or in the course of the processing of the contract. This authorization applies specifically to the physical or electronic storage of data, the use of such data for calculating premiums, clarifying risk, processing claims, conducting statistical evaluations and marketing. Zurich and Orion is authorized to forward any data that may be required for processing purposes to relevant third parties in Switzerland or abroad, in particular to coinsurance or reinsurance companies, and to companies in Switzerland or abroad which belong to Zurich Financial Services (ZFS). The undersigned agrees to the information provided in the preliminary declaration being forwarded to Zürich Versicherungs AG (Deutschland) and to Zürich Kredit Service und Inkasso GmbH (ZKSI), both of which have their registered offices in Frankfurt am Main, Germany, for the purposes of processing in accordance with the contract.

Zurich and Orion shall also be entitled to procure pertinent information from government offices and third parties. This shall apply irrespective of whether the contract materializes or not. The undersigned person has the right to request that Zurich and Orion provide information envisaged under legislation in respect of the processing of data pertaining to him/her.

Place and date

Legally binding signature and company stamp