

Preliminary Declaration for credit insurance

Confidential information for a non-binding offer

The questions below should be answered truthfully and in full. In the event of a contract being accepted, the preliminary declaration will form an integral part of the credit 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)).

1 Company

Company Name	Contact person
Street	Function
ZIP, place	Telephone
Homepage	E-mail

2 Business activity

3 Existing contracts

in existence or existed	yes	no	since	with	expiry date
credit insurance contract	<input type="radio"/>	<input type="radio"/>			
factoring contract	<input type="radio"/>	<input type="radio"/>			

4 All details below are in

CHF EUR USD

5 Turnover development (excluding turnover with associated companies, public-law companies, private individuals or turnover in cash)

	Turnover Switzerland	Export turnover
last year		
current year		
forecast next year		

6 Payment conditions

Our regular payments deadlines are

We accept payment deadlines of maximum

On average, we receive payments within

days in Switzerland

days in foreign countries

7 Structure of debtors

Receivables as at the end of the month

Number of customers

Total receivables

< 10'000

from 10'000 to 50'000

from 50'000 to 100'000

> 100'000

8 Our most important customers including max. exposure

- Please include a list with your most important customers showing maximum potential exposure.
As alternative you may complete the below questions:

Company Name	Place	Country	Turnover p. a.	Max. exposure

Turnover per country

Country

Number of customers

Total turnover

9 Bad-Debt losses

Year	Number	Amount	Highest loss	Company name, country
current Year				

Potential losses

Company name	Place	Country	Current exposure

10 Final declaration and signature

The undersigned person requests Zurich to provide a no-obligation offer for the conclusion of a credit insurance 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 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 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 Insurance Group LLC.

Zurich 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 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
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Please send to:
 Zurich Insurance Company Ltd
 Team Credit, Surety and Specialities
 P.O. Box
 CH-8085 Zurich