

SPOT CRÉDIT « *SINGLE RISK* »

You are a **CERTIFIED OPERATOR** in the raw materials market.

You work mainly by **MARKET CONTRACTS** that contain specific endorsements.

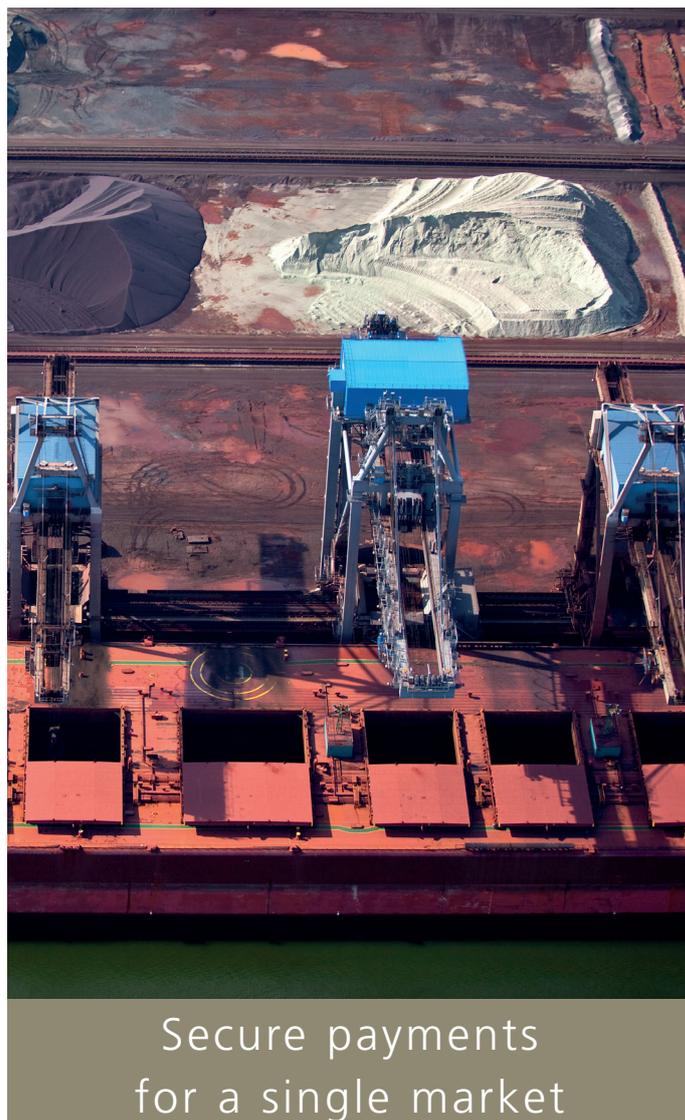
You want an **IRREVOCABLE GUARANTEE** that covers your risk during the months that takes the transaction, with the certainty that whatever happens – a payment problem for example – the insurer will always be by your side and will indemnify you.

WHO CAN ACCOMPANY YOU?

With Groupama, you will be able to discuss with our experts in raw materials in any moment, and thus entertain a more quality relationship.

For which sectors ?

Operators on the international markets of **raw materials**



Secure payments
for a single market

► Important capacities

Groupama favours coinsurance in order to best meet the guarantee needs

► Groupama, the specialist insurer for raw materials

With dedicated teams of credit analysts, organised by sector and geographic zones

► Political and commercial risks

The policy covers equally the commercial and the political risks

► The solidity of a major Group

Groupama is rated «A» with positive outlook by Fitch (july 2019)



► Companies profile

- International market operators for raw materials
- Deliveries spread over several months

Information needed

- **Analysis** of the internal procedures of credit management and recovery
- The buyer
- The market (duration, type of commodities, payment term)
- Capacity needs

Duration

Up to 18 months

Features

- Irrevocable cover during the months that takes the transaction, in compliance with your internal procedures of credit management and recovery
- Covering in case of an insolvency procedure of the buyer
- Taking over of the recovery procedures and related costs

Customization parameters

- Deductible
- Capacity
- Insured percentage
- Final payment term

How the policy works ?

- In case of deterioration of the credit risk, the insured must inform Groupama and take the appropriate measures to limit the consequences
- The insured receives the indemnity within one month as of the date of declared insolvency

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**Learn
more**

