

Identifying the demands and needs of insurance customers

Pursuant to Section 131 of the Austrian Supervision of Insurance Companies Act (VAG 2016)

Ugotavljanje želja in potreb zavarovalnih strank

V skladu s 131. členom avstrijskega zakona o zavarovalnem nadzoru (VAG 2016)

As an insurance company, and in line with the IDD (Insurance Distribution Directive¹), ACREDIA Versicherung AG is required by Austrian law to request any information from its insurance customers that is required in order to identify the demands and needs of such customers before entering into a direct insurance contract.

ACREDIA Versicherung AG je zavarovalnica, ki jo avstrijsko pravo v skladu z direktivo o distribuciji zavarovalnih produktov IDD (Insurance Distribution Directive¹) zavezuje, da pred sklenitvijo zavarovalne pogodbe od svojih zavarovalnih strank pridobi tiste podatke, ki so potrebni za ugotavljanje njihovih želja in potreb.

For information concerning data protection, please see the Privacy Policy on our website.

Informacije o varstvu podatkov so na voljo v izjavi o varstvu podatkov na našem spletnem mestu.

About credit insurance

Pregled kreditnih zavarovanj

- **Credit insurance protects companies against bad debts in respect of their trade receivables caused by the insolvency of their customers/debtors².** The receivables in question must originate from business to business (B2B) transactions.
- **Kreditno zavarovanje štiti podjetja pred izpadi plačil njihovih terjatev iz dobav/storitev, kateri nastanejo zaradi plačilne nesposobnosti njihovih kupcev oz. dolžnikov².** Terjatve morajo nastati na podlagi B2B poslov.
- The insurance options are primarily dependent on the **risk period³** of the transactions to be insured.
- Zavarovalne možnosti so dejansko odvisne od **obdobja tveganja³** poslov, ki jih želite zavarovati.
- It is possible either to insure receivables due from all insurable customers⁴ or from selected customers.
- Terjatve je mogoče zavarovati za vse kupce, ki jih je mogoče zavarovati⁴, ali za posamezne izbrane kupce.

1 Directive (EU) 2016/97 of the European Parliament and of the Council of 20 January 2016 on insurance distribution.

Direktiva (EU) 2016/97 Evropskega Parlamenta in Sveta z dne 20. 1. 2016 o distribuciji zavarovalnih produktov.

2 The companies are usually suppliers/service providers, which have themselves provided the deliveries/services underlying the receivables to their customers on open account. However, it can also be companies that purchase such receivables from suppliers/service providers on a commercial basis (such as banks and factoring companies). In the following, the debtors of the trade receivables will be referred to uniformly as „customers“.

Podjetja so običajno dobavitelji, čigar terjatve temeljijo na lastno izvršenih dobavah ali storitvah na odprt račun. Lahko pa tudi gre za podjetja, katera tovrstne terjatve tržno odkupujejo (kot npr. banke ali Factoring družbe). V nadaljevanju se dolžniki takšnih terjatev imenujejo "kupci".

3 'Risk period' means the production period plus the payment term granted to the customer.

Kot »obdobje tveganja« se razume obdobje proizvodnje skupaj z rokom plačila, ki je bil odobren kupcu.

4 The Policyholder can insure on principle all receivables due from current and future customers whose registered offices are based in the agreed countries ('Whole Turnover Policy'). The obligation to offer all business for cover applies to all current and future customers for whom the existing or expected total receivables of the Policyholder exceeds the declaration limit agreed in the insurance contract.

Zavarovalec lahko načeloma zavaruje vse svoje terjatve do trenutnih in bodočih kupcev s sedežem v dogovorjenih državah (»Whole Turnover Policy«). Dolžnost ponujanja velja za vse trenutne in bodoče kupce, pri katerih obstoječa ali pričakovana skupna terjatev zavarovalca presega ponudbeno mejo, dogovorjeno v zavarovalni pogodbi.

- If all insurable customers are to be insured, the Policyholder is obliged to offer the Insurer all receivables for inclusion in the insurance cover, and to request sufficient credit limits for its customers (obligation to offer all business for cover). There is only insurance cover for an individual customer if and to the extent the Insurer has set a credit limit for the relevant customer following an appropriate credit assessment.

As a supplement to this classic form of trade credit insurance, there is the option of an additional insurance ("Top-Up Cover"), which provides additional insurance cover when the credit limits for individual customers under the trade credit insurance are insufficient.

- Pri zavarovanju vseh kupcev, ki jih je mogoče zavarovati, je zavarovalec zaradi dolžnosti ponujanja zavezan, da zavarovatelju ponudi vse terjatve v zavarovanje in za svoje kupce zahteva zadostne zavarovalne vsote. Zavarovalno kritje za posameznega kupca obstaja šele, če in ko je zavarovatelj po ustreznem preverjanju bonitete za zadevnega kupca določil zavarovalno vsoto.

Kot dopolnilo h klasični obliki kreditnega zavarovanja obstaja možnost dodatnega zavarovanja (t.i. „Top-Up Cover“), ki nudi dodatno zavarovalno kritje pri nezadostnih zavarovalnih vsotah za kupce v okviru kreditnega zavarovanja.

- When insuring selected customers, it is possible to insure individual transactions or all revolving transactions.
- Pri zavarovanju izbranih kupcev je mogoče zavarovati posamezni posel ali tekoči obnavljajoč posel.
- It is also possible to insure receivables arising from the **delivery of capital goods** – such as production machines or plants – as well as the related services.
- Zavarovati je mogoče tudi terjatve iz **dobave investicijskega blaga** – kot so proizvodni stroji ali oprema – ter s tem povezanih storitev.
- Companies may also insure themselves against the risk of **bad debt losses resulting from preferential payment claims**. Such bad debt losses can arise if the liquidator of an insolvent customer requests that companies repay sums paid to them prior to the opening of insolvency proceedings.
- Prav tako se lahko podjetja zavarujejo pred tveganjem za **izpad terjatev zaradi izpodbijanja pravnih dejanj v postopkih zaradi insolventnosti**. Taki izpadi terjatev lahko nastanejo, če stečajni upravitelj plačilno nesposobnega kupca zahteva vračilo nekaterih plačil podjetja, ki so bila izvedena že pred razglasitvijo plačilne nesposobnosti.

<i>Risk of default on receivables from deliveries/services on open account</i> Tveganje za izpade terjatev pri dobavi/storitvi na odprt račun				<i>Risk of preferential payment claims</i> Tveganje izpodbijanja pravnih dejanj v postopkih zaradi insolventnosti
<i>Commercial credit insurance</i> Kreditno zavarovanje		<i>Medium term capital goods credit insurance</i> Kreditno zavarovanje investicijskega blaga		<i>Preferential payment insurance</i> Zavarovanje za izpodbijanje pravnih dejanj
<i>Delivery of commodities, work and services</i> Dobava blaga, opravljanje del in storitev		<i>Delivery of capital goods or a plant and the related services</i> Dobava investicijskega blaga ali opreme in s tem povezanih storitev		
<i>Revolving transactions</i> Obnavljajoč posel		<i>Single transaction</i> Posamezni posel		
<i>Insurance of all insurable customers</i> Zavarovanje vseh kupcev, ki jih je mogoče zavarovati	<i>Insurance of one individual customer</i> Zavarovanje enega posameznega kupca	<i>Insurance of individual customers</i> Zavarovanje posameznih kupcev	<i>Insurance of one individual customer</i> Zavarovanje enega posameznega kupca	
<i>Risk period of up to 12 months</i> Obdobje tveganja do 12 mesecev		<i>Payment term of up to 3 months</i> Rok plačila do 3 mesece	<i>Risk period of several months/years</i> Obdobje tveganja več mesecev/let	
ACREDIA Global[Ⓐ] ACREDIA Easy[Ⓐ]	ACREDIA Single[Ⓐ]	ACREDIA Select[Ⓐ]	ACREDIA Project[Ⓐ]	ACREDIA Veto[Ⓐ]

Additional insurance as a supplement to trade credit insurance
Dodatno zavarovanje kot dopolnilo h kreditnemu zavarovanju
ACREDIA TopUp[Ⓐ]

Identifying your demands and needs

Ugotavljanje vaših želja in potreb

Against which risk would you like to insure your business? (Multiple selection possible)

Proti kateremu tveganju želite zavarovati svoj posel? (več možnih odgovorov)

- Insurance against the risk of default on receivables from deliveries/services on open account
Zavarovanje proti tveganju izplada plačil terjatev na odprt račun, ki so nastale na osnovi dobav ali storitev
- Insurance against the risk of preferential payment claims
Zavarovanje proti tveganju izpodbijanja pravnih dejanj v postopkih zaradi insolventnosti

Insurance against the risk of bad debt losses

Zavarovanje tveganja izpada terjatev

- Insurance of revolving transactions
Zavarovanje tekočega posla

- with all insurable customers
z vsemi kupci, ki jih je mogoče zavarovati

- with selected customers
s posameznimi izbranimi kupci

Would you also like additional cover in case of insufficient credit limits for individual customers?
Ali želite poleg tega tudi dodatno kritje pri nezadostnih zavarovalnih vsotah za posamezne kupce?

- Yes/da No/ne

- Insurance of a single transaction
Zavarovanje posameznega posla

- The transaction involves the delivery of capital goods or a plant
Gre za dobavo investicijskega blaga ali opreme

- The transaction involves another business activity (no delivery of capital goods or plant)
Gre za nek drug posel (ne za dobavo investicijskega blaga ali opreme)

- Risk period up to 12 months
Obdobje tveganja do 12 mesecev

- Risk period longer than 12 months
Obdobje tveganja, daljše od 12 mesecev

What payment terms are granted to the customers to be insured?

Kakšne plačilne roke imate dogovorjene s kupci, katere želite zavarovati?

- up to three months
do tri mesece

- more than three months
več kot tri mesece

Prospective Policyholder
Interesent za zavarovanje

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Place/Date
Kraj/Datum

Authorised signature
Company stamp (or company name in capital letters)
and signature of an authorised signatory
Podpis in žig
Žig podjetja (ali ime podjetja s tiskanimi črkami)
in podpis pooblaščene osebe