



TOKIO MARINE
HCC

Trade Credit

Trader Whole Turnover
Proposal Form



1, Details of Applicant

Company Name					
Company Reg No.					
Company Address	Registered Address		Trading Address (If Different)		
	Postcode		Postcode		
Nature of your business					
Associated Company(ies) requiring cover?		YES		NO	
If YES, please give details below (Continue on separate page if necessary)					
Name			Company Reg No.		
Name			Company Reg No.		
Contact Details	Name	Email		Telephone	
Signatory					
Main Contact					
Daily Contact					

2, Turnover – (Please exclude cash sales, VAT, government sales, inter-company trading)

Please enter the currency used to fill in this form (Tick one only)	GBP	EURO	USD
Estimated Domestic Annual Sales			
Estimated Export Annual Sales			
Total Estimated Annual Sales			
Existing Number of Live Accounts			

3, Trading Record

	YTD	MM/YYYY	MM/YYYY	MM/YYYY	MM/YYYY
Financial year ending					
Turnover					
Total bad debts (Including uninsured losses)					
Number of bad debts					
Largest individual bad debt					
Name of largest bad debt					



4, Previous Credit Insurance

Have you previously had credit insurance?		YES	NO
If yes, who was your policy with?		Policy expiry date	
Have you had a Credit Insurance policy refused in the last 5 years		YES	NO
If yes, please provide details			

5, Payment Terms and On Stop Procedures

What are your normal terms of payment?	Days	DOI	EOM
What are your longest terms of payment?	Days	DOI	EOM
When do you normally raise Invoices?			
Payment Terms	% of customers on these terms	On Stop: Number of days after payment due date you put the account On Stop	
Up to 30 days from invoice			
30 to 60 days from invoice (up to 30 EOM)			
60 to 90 days from invoice (up to 60 EOM)			
90 to 120 days from invoice (up to 90 EOM)			

6, Debtor Analysis

Debt (Amount outstanding at any one time)	Number of Buyers	Amount Outstanding
Up to 1,000		
1,001 – 2,500		
2,501 – 5,000		
5,001 – 10,000		
10,001 – 25,000		
25,001 – 50,000		
50,001 – 100,000		
100,001 – 500,000		
500,001 and over		
Total		



7, Special Contracts

Please indicate if you are involved in any of the following				
Type of Contract	YES	NO	% of Turnover	Length of time Involved
Pre-Delivery Costs?				
Binding Contracts?				
Consignment Stock?				

8, Overdue Accounts

Please detail those accounts which are 60 Days or more overdue or giving cause for concern (Exclude all balances below 5,000)					
Name of Buyer	Company Reg No.	Total amount outstanding	Amount overdue	Due date of oldest invoice	Brief Description

9, Other Information

Are there any special or unusual facts relating to this risk?	YES	NO
If YES , please provide details (Please use a separate sheet if necessary)		
Are there any other facts or circumstances you need to tell us about so as to give us a fair presentation of this risk?	YES	NO
If YES , please provide details (Please use a separate sheet if necessary)		



Declaration

We declare:

- That the information given in this form is to the best of our knowledge and belief correct
- That we are not aware of any circumstances which we have not disclosed to you which might influence your decision about whether to accept the risk and, if so, on what terms. We also confirm that the information supplied is in accordance with the Insurance Act 2015
- We have suffered no further reportable bad debts or seriously overdue accounts, other than those reported.

Signature

Name of Signatory

Position in Company

Date

Data Protection Notice

Your attention is drawn to the Data Protection Notice which we provide with your policy documents and proposal forms. If you do not have this document, please contact us immediately at creditsales@tmhcc.com

Credit Sales

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