

Credit insurance with a unique anatomy

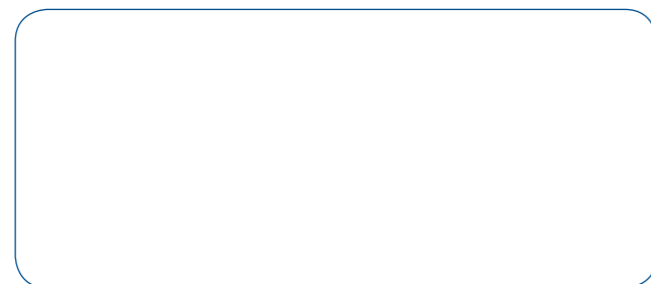
How to benefit from **Modula**

To secure your business and to have peace of mind,
first contact your **Foyer** agent.
He will clearly explain how you can insure
your business because of **Modula**.

The partnership between **Foyer and Atradius** in Luxembourg

Foyer strongly relies on the expertise of a worldwide leader in credit insurance, **Atradius**, to offer strong and sound credit management solutions and to have entrepreneurs focus on their core business.

Atradius has chosen the Foyer network for its professionalism and proximity with the entrepreneurs in Luxembourg.



Also available in German and French.
Disponible sur demande en allemand et en français.
Auf Anfrage auch in Deutsch und in Französisch verfügbar.
Non Contractual Document.



Äert Vertrauen a sécheren Hänn

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Modula



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Modula is the solution proposed by **Foyer**, the leader on the Luxemburg market in damage-insurances, associated with **Atradius**, a worldleader in credit insurance. Our **Modula** policy truly reflects its name. It's a uniquely **flexible solution** to building bespoke cover for credit based trade and ensures that your business has all the credit insurance it needs and none of the credit insurance it doesn't.

Cover only where it is needed.

The risk is real

Risk is an integral part of credit based trade. And when trade debt can account for 40% or more of a company's assets the recovery of that debt can't be left to chance.

However well you know your market and your buyers, insolvency and buyer default remain a commercial reality. Today, everyday, somebody, somewhere will suffer a bad debt that can affect:

- cashflow,
- profitability and
- confidence.

And, as your business horizons expand so the risks expand to events outside of your customer's control. Political interventions, local currency movements, natural disasters and terrorism are just some of the situations which can seriously disrupt cash recovery and cause real financial pain.

Modula, a **Foyer** product offered in partnership with **Atradius**, is the simple, flexible and reliable answer.

The right answer for you

Our **Modula** policy is a revolutionary concept in credit insurance, enabling you to build a policy that's specific to your needs.

Because we recognise that every business is different, every **Modula** policy can be too.

Created from 'building blocks' of cover, your policy can be constructed to exactly match your detailed and bespoke requirements.

It is a flexible approach which ensures that your Modula policy is a tailored fit and that you only pay to cover the risks your business is exposed to

- giving up to 95% indemnity against any debt.

You can arrange cover against buyer insolvency and payment default in your home market, in overseas markets or combine both.

Then to this core cover you can add modules which reflect your trade and exposures, such as indemnity against political risks or exchange rate fluctuations.

The result is one simple and transparent policy document which makes it easy to understand what is covered, without awkward exceptions or extraneous terms and conditions.

An insured business is an assured business.

The depth of security which **Modula** provides enables you to trade freely; as any payment risk passes to **Atradius** via its partner **Foyer** you can guarantee that you will collect.

With cashflow assured you gain competitive advantage, gain easier access to finance and can reduce bad debt provision, adding value back into your balance sheet.

And as business grows, so your policy and our service responds, ensuring that you always have the cover you require.

Administration is simple too. With the dedicated support of personalised account management and Serv@Net, our online policy management service, you can quickly establish credit lines, notify us of claims, track progress and implement changes.



The benefits at a glance

Real world protection

- **Modula** insures against the risk of non-payment as a result of your customer's insolvency or refusal / inability to pay.
- The cover, for up to 95% of any debt arising, can be arranged for your domestic business, international business or a combination of both.
- Cover can also be extended, based on a series of 'building blocks' for risks or events outside of your customer's control such as political intervention, currency exchange problems, natural disasters, terrorism and war.

The right cover for you

Your policy is tailored to exactly match your detailed and bespoke business requirements. As a result you only pay for the protection you need, with the flexibility to cover new risks as your business grows.

Simple administration

With clear and transparent pricing, a single personalised policy pack, expert advice and online support always available, you can focus on managing your business, not your insurance.

More than insurance.

Your **Modula** policy includes access to an integrated collections service for seamless credit management. Via Serv@Net, you also have access to a rich database, a quick and practical link between the insured and **Atradius'** expertise on its customers. In case of a positive decision from **Atradius**, the insured can trade safely with its customers. In case of a partial or negative decision, **Atradius** motivates its decision and the insured can adapt its commercial strategy based on this new information.

Protect your company

A **Modula** policy is simple to arrange and we will be pleased to help you structure the cover that's appropriate.

To protect your business, you only need to contact **Foyer** via one of its intermediaries and we will work with them to put cover swiftly into place.



Trusted the world over

Atradius is one of the world's leading credit insurance and credit management companies, protecting against nonpayment from a myriad of risks.

Utilizing the skills that have kept us at the forefront of our industry for 80 years, we have the resources and expertise to provide your business with the best possible solutions.

It is a service promise delivered by a team of some **3,600** people, located in more than **160** offices and over **40** countries around the globe, making **22,000** credit limit decisions every day.

Through the tailored advantages of the **Modula** policy you could not put your credit insurance in better hands.