

B81 Topliner

Within the framework of your existing contract (the “contract”) with us, and subject to availability of the service in accordance with the conditions below, you may request for an additional amount of cover (the “Topliner Cover” or “TL cover”) on your buyers on whom we have issued a restrictive credit limit decision, a reduction of credit limit, a refusal of cover or a cancellation of credit limit.

The TL cover is a credit insurance cover with the same scope of cover and insured risks as the ones defined in the contract.

TL cover is subject to the payment of an additional specific premium (the “TL premium”) .It is independent in its duration, validity and status from the credit limits granted to you on the same buyer in your contract if any and has no effect on the validity and change of such granted credit limits if any,

TL cover sets (i) either the additional amount of outstanding covered if there is a credit limit in force on the buyer, (ii) or the maximum outstanding covered on the buyer otherwise.

If there is already an outstanding on the buyer arising from deliveries entering the scope of the contract and which were made prior to the topline cover coming into force, then this pre-existing outstanding must be taken into account to determine the amount of the TL cover you need.

1 Request

Provided that you are in the six-month period following the receipt of a restrictive credit limit decision, a reduction of credit limit, a refusal of cover or a cancellation of credit limit (the “eligible period”), you will have the possibility to fill a request for TL cover (the “TL request”). No TL cover will be available after this six-month eligible period expires.

Your TL Request must specify the requested:

- value

Risk Module

and

- duration (in days), being considered that the TL cover duration must be between a minimum of 30 days and a maximum of 90 days.

2 Communication of decision

Upon receipt of your TL request, we will assess if the buyer, the proposed duration and the value requested are eligible for TL cover and then notify you, online, either:

- That no offer for a TL cover is possible

Or

- With an offer for TL cover, indicating:
 - a) The maximum amount of TL cover that we would be prepared to grant on the buyer; and
 - b) The amount of TL premium due for such TL cover.

3 Acceptance of our offer

Should you choose to accept our offer, we will send you a **notice** of TL Cover (the “**TL Notice**”) with the parameters of your TL cover (buyer, amount, duration and TL premium). TL cover is non-cancellable and cannot be modified. TL cover is subject to the due payment of the full TL premium invoiced; said TL premium is not refundable. The TL premium is not included in the calculation of the minimum premium as defined in the contract and in the premium payment terms applicable in the contract.

4 Duration

Topliner covers are valid for a period from 30 to 90 days, as mentioned in the TL notice (the “TL cover period”) : only deliveries performed during this TL cover period may be covered, starting from the date the topline cover was granted (as detailed below).

Risk Module

The TL cover is effective from the date of the TL **notice**, for the duration specified in such **TL notice** or until **insolvency** of the concerned buyer, whichever is the sooner.

5 Termination alert

Before the TL cover period is due to expire, you will receive a Cofanet alert to remind you of the termination date of the TL cover.

6 New or revised request

Should you wish to apply for a new period, or make changes to the TL cover, you are required to complete a new TL request. You are entitled to do so provided that you remain within the eligible period.

If the new TL request is completed and accepted prior to the expiry date of the existing TL cover period, the new TL cover will supersede the TL cover already in place, and will generate a new TL premium invoice (without refund of the former TL premium).

During an eligible period, you are entitled to apply for TL cover as many times as needed, however each TL cover granted will supersede the previous one (if any), without refund of the TL premium and will generate a corresponding TL premium invoice.

There can only be one topline cover in place on a buyer at any one time. If you choose to apply for, and accept, another topline cover for the same buyer before an existing TL cover period expires, the most recent TL cover will over-ride any existing cover and you will not be refunded any portion of the first Cover.

7 Contract conditions

The general provisions, modules and specific conditions of cover as outlined in your contract are applicable to the TL cover, notably provisions related to the maximum liability which, for the sake of clarity, includes TL premiums and claims paid for TL cover in the maximum liability calculation.