

**SERVICES
AND INTANGIBLE
PROPERTY
GUARANTEE**

YOU

**YOU WANT TO PROTECT
YOUR EXPORT CONTRACTS
FOR SERVICES AND
INTANGIBLE PROPERTY**

WE

**WE COVER YOU
FROM THE RISK
OF NON-PAYMENT
BY THE DEBTOR**

**A REVOLVING COVER
BASED ON YOUR NEEDS**



YOU

Want to protect your service delivery contracts or a concession of a right to use

YOUR PROJECT

Cover the payment as and when the services provided are invoiced, or fees to be paid in cash.

YOUR COMPANY

A French company signatory to:

- a service delivery contract payable in cash according to the progress of certain situations identified (engineering, research, technical assistance consultancy, construction supervision, personnel training, etc.);
- a concession contract promoting technological advantages (patents, know-how) and promoting the intangible economy (brands, concepts, image rights etc.)

WE

Guarantee non-payment risk up to a ceiling fixed by you

CHARACTERISTICS

- **Covered amount:** amount is fixed case by case as per your demand (within the amount limit of the termination payment if the contract so provides)
- **Covered causes of loss:**
 - **commercial** (default or insolvency of the debtor);
 - **politics or catastrophe** (general moratorium, war occurring outside France, revolutions or riots, natural disasters, etc.)
- **Percentage of cover:** 95%
- **Claims waiting period:** 3 months starting from the due date of the unpaid identified situation approved or non-disputed by the client/unpaid debt of a concession contract

ADVANTAGES

- **Revolving guarantee:** once the debts are progressively or completely resolved and the recoveries are completed, if indemnification paid
- **Cost:** non-payment premium. Rate as per the debtor's country, the position and capacity of the debtor, causes of loss covered and the duration of the risk

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