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**GUARANTEE
FOR COMMERCIAL
CONTRACTS**

YOU

**YOU WANT TO EXPORT
WITH CONFIDENCE**

WE

**WE CAN SECURE
THE EXECUTION AND
PAYMENT OF YOUR
EXPORT CONTRACT**

**WHATEVER THE SIZE
OF YOUR BUSINESS**



YOU

Want to guarantee your export contract

YOUR PROJECT

- Secure costs incurred in case of an interruption of your export contract
- Secure payment in cash or credit

YOUR COMPANY

- A French company exporting:
- capital goods;
 - industrial equipment;
 - services or intangible goods;
- or operates works contracts or with a large local component.

WE

Cover the risk of interruption or non-payment for contracts with construction period or credit terms of more than 2 years

CHARACTERISTICS

- **Risks covered / guarantees:**
During the execution period of the contract:
 - **contract interruption risk:** contract interruption guarantee;
 - **non-payment risk from the debtor:** guarantee to cover non payment of outstanding amounts within a certain limit fixed by the exporter**After the execution period of the contract:**
 - **non-payment risk from the debtor:** guarantee to cover non payment of terms payable at the end of the contract completion or beyond and credit terms in case of supplier credit, of bonds as well as of claims
- **Causes of loss covered:**
 - **commercial** (default or insolvency of the debtor);
 - **political or catastrophe** (general moratorium, war occurring outside France, revolutions or riots, natural disasters, etc.)
- **Claims waiting period:**
 - **contract interruption risk:** contract suspended for 6 months;
 - **non-payment risk:** 3 months starting from the date of unpaid debt

ADVANTAGES

- **A cover that can be increased from 95% to 100% for SMEs and midcaps**
- **Cost:** as per the required guarantee:
 - contract interruption premium;
 - non-payment premium;
 - bond premium
- **Terms of guarantee that are specific according to:**
 - the sector (building and public works, services and intangible goods delivery);
 - funding covered (confirmation documentary credit, supplier credit, non-recourse discounts or assignments of supplier credit, buyer credit)

To contact Bpifrance in your region: [bpifrance.fr](https://www.bpifrance.fr)

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