



**IMC**  
**NEWBURY**  
Trade Credit Solutions

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## Trade Credit Insurance Specialists



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## Trade Credit Insurance

Trade Credit Insurance is the protection of your receivables against loss due to insolvency or non-payment in Australia and/or overseas.

You can also cover export trade against both commercial and/or political risks.

All businesses supplying goods and services on credit terms face the risks associated with bad debts. No matter how successful, every business must consider what would happen if a major customer or a series of customers failed without paying their debts.

Policies can be tailored to suit your credit risk profile.

You may choose to cover all customers, major customers or a specific group.

### IMC Newbury service offering:

- **IMC Adverse Health Check Packages**  
Legal Entity verification, unlimited ASIC and litigation alerts and a Veda bureau check to minimise bad debts and improve your cash flow
- **Service Level Agreement**  
Our written commitment to you setting out an agreed servicing program tailored specifically to your needs
- **Annual Policy Review**  
An in-depth review of your insurance program designed to ensure that the policy is properly structured and aligned with your business
- **Bi-Annual Debtors ATB Review**  
A twice annual review of your debtors aged trial balance to check for credit limit coverage, correct reporting of overdue accounts, MEP breaches and legal entities



## Trade Credit Insurance can help...

- Protect your business from Bad Debts
- Protect your profit and shareholder equity
- Increase sales to existing and new customers and markets
- Access independent risk assessment
- Trade with confidence and ensure peace of mind
- Improve your credit management procedures
- Provide additional security to offer suppliers and financiers

“ A \$150,000 bad debt at 5% Net Profit Margin = \$3,000,000 in lost sales ”

*IMC Newbury has access to all Insurers in the market both locally and Internationally.*

*Local markets are:*



## IMC Newbury

IMC Newbury is an independent advisory firm specialising in Trade Credit Insurance and related products. Our experienced, dedicated and professional team provides intelligent solutions, comprehensive cover and full service support to all our clients. Our experience and network extends from local to both regional and global solutions.

### The IMC Newbury 4 Cornerstones

#### 1 Communication

We are unashamedly old-fashioned and personal. At IMC Newbury you deal with people not automated systems, websites or call-centres.

#### 2 Experience

All IMC Newbury client brokers have 10+ years experience in Trade Credit Insurance. Our industry-lowest broker-to-client ratio ensures our advice and service is timely and competent.

#### 3 Products

Our suite of products and processes are unique and exclusive to IMC Newbury clients.

#### 4 Compliance

We empower our clients by advising, educating and supporting them to ensure policy compliance and effective policy cover.



**Contact IMC Newbury for Expert advice!**

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