

Trade Credit Risks Questionnaire

Please complete the figures in the currency of your choice as specified in Question 3.				
Note: If you complete this questionnaire electronically Excel will total the figures, calculate the percentages and insert the commas if the value exceeds 1,000.				
1. Applicant Information				Registered Number(s)
Company Name(s):				
Postal Address:				
			Post Code:	
Contact:		Telephone No:		
Position:		Fax No:		
Email Address:				
2. Nature of Business				
To what market sector do you sell? (What types of buyers do you sell to?)				
Standard terms of payment:				
Do you agree longer terms?		Yes/No	If yes, what is the maximum:	
3. Currency of Choice:				
4. Turnover		Estimate of insurable turnover for the next 12 months:		
Note: Insurable turnover excludes pro forma and cash sales and sales to associated companies and government bodies.				
Period (Year End):				
Insurable Turnover: (See above note)				
Total Value of Losses:				
Largest Bad Debt:				
How many Losses?				
5. Debtor Balance		As at last 31 March	As at last 30 June	As at last 30 September
				As at last 31 December
6. Overdue Accounts				
Do you have any seriously overdue customers or accounts?			Yes / No	
If yes, please attach details of due dates, amounts owing and the steps you are taking to recover the proceeds.				
<p>Important</p> <p>Insurance contracts are contracts of utmost good faith. This imposes a continuing duty on you to disclose all material facts when seeking insurance or changes in material facts when renewing and during the lifetime of the policy, including changes that occur between receipt of a quotation and finalising placement or renewal. Failure to do so will render the insurance void or voidable. We therefore recommend that you notify us immediately of any change to material facts as soon as they arise.</p> <p>A material fact is one that would influence a prudent insurer in deciding whether to accept a proposed insurance or not and, if they accept, on what terms, conditions and cost. If you are in any doubt as to whether a fact may be material or not you are advised in your own interest to disclose all known facts or seek our advice.</p>				

Rowlands & Hames Insurance Brokers Ltd. are authorised and regulated by the Financial Services Authority

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7. Sales Ledger Analysis		As at:		8. Aged Debtor Analysis	
Range	Amount	Number	Age of Debt	Amount	
Over 1m			Current not yet due		
500k - 1m			1 - 30 days		
250k - 500k			31 - 60 days		
100k - 250k			61 - 90 days		
50k - 100k			Over 90 days		
25k - 50k			Total	0	
10k - 25k					
5k - 10k					
2.5k - 5k					
Under 2.5k					
Total:	0	0			
9. Principal Customers					
Name	Country	Reg No.	Credit Limit	Turnover	
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
10. Principal Countries (List all countries to which you sell, use a separate sheet if necessary)					
Country	Turnover	No of Buyers			
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
11. Declaration					
I declare that all statements and particulars given by me in this questionnaire are correct and that no material fact has been omitted, misrepresented or mis-stated. I am not aware of any other circumstances likely to affect the risk.					
Signature:			Date:		
Name:			Position:		