



## More exports. Fewer risks.

Would you like to tap into new markets or acquire new clients? SERV gives you the security required to conclude transactions abroad without any worries and helps you offer your buyers attractive payment conditions. We can support and assist you with everything from strategic direction through to the last payment for your export transaction.

**Minimise risks. Maximise exports.**



**Do you produce goods or merchandise and is there a risk that you will not be able to deliver through no fault of your own, or that the customer will not pay the production costs?**

With **pre-shipment risk insurance**, as an exporter you can insure your production costs during the production phase. You will therefore be protected against losses if the occurrence of an insured risk makes it impossible to continue manufacturing or dispatch the goods.

**Are you unable to finance the production costs yourself or only with the help of your bank, but you have already reached your credit limit or the costs would impair your liquidity?**

With **working capital insurance**, SERV guarantees the repayment of a loan for pre-financing the production of export goods. The issuing bank is therefore protected against payment default and you preserve your liquidity. SERV always offers working capital insurance in conjunction with pre-shipment risk insurance and/or supplier credit insurance.

**Do you need to provide a foreign customer with a payment guarantee, but your credit limit at your bank is too low or the amount would impair your liquidity?**

With a **counter guarantee**, SERV provides the bank with a guarantee to cover your obligations as an exporter under a contract bond if your credit limits are no longer sufficient. This ensures that your liquidity is not impaired. You do not have to provide the bank with any additional collateral. The counter guarantee must be combined with contract bond insurance.

**Do you deliver goods or services abroad, but there is a risk that you might not be paid, will only receive partial compensation, or that payment will be delayed?**

With **supplier credit insurance**, you can protect yourself against the foreign buyer defaulting on a cash or credit claim for goods or services that you have provided as the exporter. In addition, this cover allows you to offer your buyers attractive payment terms. The claim insured by SERV can be assigned or sold to a bank with the agreement of SERV.

**Does a foreign buyer need to take out a loan to purchase your export goods, but the lending bank is not willing to assume the risk?**

With **buyer credit insurance**, the bank can offer the foreign buyer a medium- to long-term financing option without being exposed to any payment risk. In such case, the bank insures the loan with SERV. This means that you as the exporter do not have to bear any risk and can already receive your money during the performance stage through direct disbursements from the loan.

Information about further products offered by SERV can be found at [www.serv-ch.com](http://www.serv-ch.com). We'll also be pleased to advise you in person: Contact us on +41 58 551 55 55 or at [info@serv-ch.com](mailto:info@serv-ch.com).

## Insurable risks

### Buyer's commercial risk

Insolvency or unwillingness to pay on the part of the foreign buyer or debtor.

### Exporter's commercial risk

Insolvency or unwillingness to pay on the part of the Swiss exporter.

### Fair calling

The risk that the buyer will lawfully call a contract bond if the exporter is unable to fulfil its obligations under the contract due to political risk or force majeure.

### Force majeure

Events such as hurricanes, nuclear disasters, etc., outside of Switzerland.

### Political risk

Unforeseeable extraordinary events such as war, annexation, government measures taken by Switzerland (e.g. export bans), etc.

### Transfer risk

Impairment of international payments; payment moratorium.

### Unfair calling

The risk that the buyer will unlawfully call a contract bond.

# Conditions

<b>Exporter</b>	The exporter is headquartered in Switzerland and listed in the commercial register.
<b>Destination country</b>	In principle, SERV insures export transactions to all countries.
<b>Swiss origin/ Amount of content</b>	The export transaction relates to deliveries and services that are of Swiss origin or include an adequate amount of Swiss content.
<b>Sector</b>	There are no general restrictions with regards to sector, goods or service.
<b>Minimum size</b>	There is no minimum size applicable at SERV, neither with regard to the applying exporter nor the transaction to be insured.
<b>Framework conditions</b>	The export transaction complies with SERV's policy on transactions, Switzerland's foreign policy principles and commitments according to international law, as well as international standards. The Swiss Export Risk Insurance Act (SERVG), the Swiss Export Risk Insurance Ordinance (SERV-V) and the General Terms and Conditions of SERV apply.

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## Exporting securely?

Find out more at [www.serv-ch.com](http://www.serv-ch.com) or contact us:

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