

Country Mutual Branches

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 Corby
 Northants NN17 1SE
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 The Oval
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 Leicester LE1 7JB
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 Fax: (0116) 247 1429

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 Oakham
 Rutland LE15 6AL
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 213 Basford Park Road
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 Staffordshire ST5 0PG
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 Sutton Coldfield
 West Midlands B72 1RJ
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 32 Haygate Road
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 Tel: (01952) 641321
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North West

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South

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 1 Richmond Hill
 The Square
 Bournemouth
 Dorset BH2 6HB
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South East

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 Bridgewater Road
 Alperton
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 Fax: (01494) 671976

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 Bell Street
 Princes Risborough
 Buckinghamshire HP27 0AA
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 Wallingford
 Oxfordshire OX10 0EN
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 Winnersh Triangle
 Wokingham
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South West

Cheltenham
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 Gloucestershire GL53 7LE
 Tel: (01242) 237155
 Fax: (01242) 572193

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 Street
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 Fax: (01458) 446445

With the insurance industry consolidating through international mergers and take-overs, we have created a strategy for growth and service levels which strengthens our market position and ensures that clients enjoy the best possible terms. We have developed a range of services, delivered by dedicated specialist teams, which reflect the growing requirements of our clients.

Commercial Insurance

With a long tradition of competitive insurance services, providing bespoke cover to a wide range of organisations nationally and internationally. Incorporating risk assessment, business continuity planning, disaster recovery and cover for directors' liabilities, professional indemnity, product liability, marine and transportation, and much more.

Credit Insurance

Insolvency of a large customer can damage even the strongest business - yet the debtor balance (typically 40% of current assets) is often completely uninsured. Thankfully, help is at hand: backed by agencies with leading credit insurers, our specialist credit division has the skills and experience to help you identify risks and correctly tailor cover for your circumstances.

Disaster Recovery

Planning for business continuity or recovery from catastrophe requires the experience and skills of specialists who have handled the widest range of incidents. We are well positioned to help at every stage, before, during and after.

Healthcare

An independent advisor brings clarity to the maze of healthcare options. Our Healthcare Division has long experience of negotiating on behalf of international companies as well as regionally based organisations. Our market knowledge ensures that all options are thoroughly explored.

Personal Insurance

Household and contents insurance for quality properties requires a detailed approach. We tailor insurance services to individual properties and contents inventories. We work closely with specialist contents valuers to provide a superlative service.

Risk Management

Risk management has moved to centre stage with the rising legislation on corporate liability, increased regulation and more stringent environmental controls. Our specialist teams will audit your current health, safety and risk management processes, survey your premises, processes and people, and develop an action plan to provide the optimum protection, cost-effectively.

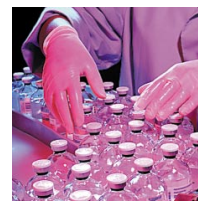
email: contact@country-mutual.co.uk
website: www.countrymutual.co.uk

Further information about all our services can be found on our website.

Country Mutual Insurance Brokers Limited (No. 3643783).
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 Stratford upon Avon, Warwickshire CV37 7BJ.
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 A member of The British Insurance Brokers Association.

For general insurance we are an independent intermediary. For life, pensions and investments we are an introducer to The National Farmers Union Mutual Insurance Society Limited which is authorised and regulated by the Financial Services Authority.
 For security and training purposes, telephone calls may be recorded and monitored. (Ref. No: PYD2005V1)

COUNTRY MUTUAL
 INSURANCE BROKERS



Our Expertise 

New ways to protect your debts

Credit risk management responding to your needs

The key advantages of using a specialist credit insurance service:

- Comprehensive range of covers
- Extensive credit reference databases
- Swift injection of cash if debt occurs
- Greater protection for your cashflow.



Experience you can trust.
 Knowledge you can rely on.

COUNTRY MUTUAL
 INSURANCE BROKERS

Financial benefits

A SWIFT INJECTION of cash is the most obvious benefit of credit insurance when a customer fails to pay. Remembering that up to 40 per cent of your current assets may be your trade debtors, there are other important benefits to having credit insurance.

Your bankers will see that these vital assets are protected. They may be more flexible, as a result, in their requirements and terms. Being insured underpins your balance sheet. With one of your largest and most volatile assets protected, the figures are strengthened.



Credit insurance can be preferable to:

- Demanding prepayments from new customers.
- Confirmed Irrevocable Letters of Credit.
- Bills of Exchange.

All of these are cumbersome and may imply a lack of trust in your clients.



Assessing the risks

INFORMATION is the lifeblood of most businesses. You can never know too much about your existing and potential customers. Even the most stable organisations can suddenly falter and their creditors suffer.

We have access to large databases which contain highly confidential information on millions of businesses worldwide. These databases are updated regularly and they provide an early warning system for clients. You can grow with confidence in new markets or with new clients.



Export cover

WITH QUALITY credit insurance cover you have access to help and advice in most areas of the world. Not only can you get information on individual businesses but also advice on recommended terms of payment, political risk etc. from specialist analysts.

Covers can include:

- Delays in money transfer from the customer's country.
- Action by a foreign government which prevents contract performance.
- Failure by a customer to pay due to war, civil unrest etc.
- Cancellation of import or export licences.
- New legislation which overrides your contract.
- Failure to pay by most public bodies.

Political risk cover is essential when dealing with markets which have immature or undeveloped economies or unstable governments. Help can be provided with legal and pre-legal collections anywhere in the world using local agents and solicitors who know the legal system, at preferential rates, or in many cases, free of charges.



Flexible policies for your needs

THE COMPETITIVE nature of this market now means that policies can be written to suit your individual needs at different points in time.



- **Whole Turnover:** the most common and usually most cost-effective and beneficial cover protecting all sales under one policy.
- **Export:** this can be provided on a whole turnover basis or by selecting just one market or group of markets with political risk included.
- **Multi-Market:** whole turnover policy to cover both UK and export sales to most industrialised countries under one policy for commercial risks only.
- **Specific Account:** covering one named buyer only for turnover during 12 months.
- **Specific Contract:** covering a specific contract and usually subject to a minimum contract value.
- **Principal Customer/Top Trader:** covering up to 20 top named buyers.
- **Datum Line:** covering top buyers above a certain pre-determined level.
- **Catastrophe Cover:** often called "Excess of Loss" or "Stop Loss". Cover against catastrophic losses incurred in any one year.

Other variations are available including work-in-progress, services rendered or work done on third party materials, etc. Depending on your requirements, indemnity can be anything from 75% to 100% with the introduction of deductibles as a means of providing the cover you want at the right price.

Debt collection

A TOTAL credit risk management package can include a debt collection service provided by the insurer.

Because no organisation wants its creditworthiness queried, least of all by a credit insurer - slow payers are often prompted to pay more quickly if they know that a credit insurer may be involved. If the worst does happen and you have to take legal action, in most cases we can arrange help with anything up to 100% of costs being covered by the insurers.

