

Sales team needs approved terms today to make a sale?

# MAKE IT HAPPEN WITH EZ COVER.

EZ Cover is the simple and fast way to obtain A/R coverage for any customer not named in your Euler Hermes policy. With a straightforward endorsement and easy access through EOLIS, EZ Cover can help you take advantage of a sales opportunity confidently with instant feedback.

## WHY EZ COVER?

EZ Cover taps into the reach of Euler Hermes' database of more than 85 million companies to make immediate decisions based on existing grades. While named coverage provides more in-depth analysis and monitoring, EZ Cover is a great option when you need make immediate decisions based on existing grades of U.S. and Canada-based companies.

Euler Hermes' 1-to-10 risk ratings are reliably based on multiple sources of information and crosschecked thoroughly. Your EZ Cover endorsement will specify your limit, which determines your assigned credit limit as shown on the right.

### EZ Cover provides multiple benefits for your growing business:

- Much faster coverage decisions versus traditional credit procedures and DCL qualifiers
- Coverage not subject to discretionary credit limit (DCL) aggregates
- Provides cost advantages compared to using traditional DCL qualifiers
- EZ Cover decisions are valid for 12 months and cost only \$40 each
- Enables simple, fast, efficient claim filing

## EASY REQUESTS AND FAST COVERAGE DECISIONS.

Once an EZ Cover endorsement has been added to your policy, you can easily request new coverage through EOLIS. Similar to the request process for named coverage, you simply fill in the fields in the Credit Services section and follow the prompts to discover the Euler Hermes risk rating and the EZ Cover multiplier that will determine the final covered amount.

You can also view a summary of your current EZ Cover decisions. In the event of a claim, a copy of this summary report serves as the initial required documentation to start processing your claim.

EH Risk Rating	Generic Description	EZ Cover Multiplier
1	Exceptional	2 times
2	Excellent	2 times
3	Strong	2 times
4	Good	2 times
5	Average	1 times
6	Watch	1 times
7	Substandard	1/2 times
8	High Risk	0 times
9	Uninsurable	0 times
10	Failed	0 times

### FOR EXAMPLE:

EZ Cover Limit endorsed on your policy:	\$20,000
Your customer risk rating of 4:	x2
Total Credit Limit:	\$40,000

Alternatively, if your customer risk rating is a 7, the total credit limit would be \$10,000

**Have questions? Contact your Euler Hermes representative. And begin taking advantage of this quick-coverage service today. It's easy. And just like that, it's done.**

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