



# Insurance with a *Difference*

SURETY BONDS & TRADE CREDIT



[www.knightcorp.net.au](http://www.knightcorp.net.au)

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*Think Forward.*  
Think Knightcorp.

*Let's chat!*

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## Welcome to Knightcorp

The Knightcorp Insurance Brokers' Specialty Team provide expert advice on Trade Credit, Surety Services and Professional Lines insurance solutions.

The experienced team services worldwide organisations across all industries and economies of scale.



# About Us

## Your Insurance Partner

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Knightcorp was built upon a foundation of professionalism, ethics, relationships and hard work. Our success can be attributed to these key elements. Our team listens, understands and delivers and we pride ourselves on the unrivaled service and commitment we deliver to our clients.



### Our Mission

Knightcorp provides insurance solutions to protect your hard work and passion

### Our Essence

We are reliable, realistic, resourceful and refreshing. We are Knightcorp.

### Our Promise

You'll be proud to say you're with us.

### Our Vibe

Great people, positive attitudes, and good fun. Oh, and we have a thing for insurance and great advice.

# Surety Bonds

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Surety Bonds are a capital efficient way to finance your contract security and commercial obligations. Knightcorp can design, negotiate and deliver a flexible and customised bonding program to meet your business needs.

Knightcorps' knowledge and expertise in surety bonds enables us to source bonding solutions for your business. With access to local and international markets, we can ensure your business is partnered with a provider who best meets your contractual obligations.

Most Surety bonding providers are accepted as equal to a bank, while being more flexible in response to your needs. Unlike a bank, surety providers do not require security over the company's assets and do not require bonds to be supported by cash or other collateral. This allows the business to free up funds, reduce debt and tender for additional contracts.

The types of bonds available include:

- Performance Bonds which provide security for your client against default or non-performance.
- Maintenance Bonds to cover your post-completion obligations during the warranty or latent defects period, usually 12 months from practical completion.
- Bid Bonds are submitted with your bid or tender to ensure you'll enter into a contract if your bid is accepted.
- Advance Payment Bonds to cover your client when they advance you money from their retention fund.

*\*This is not a comprehensive or exhaustive list of the options available*

## Your Journey With Us

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### 01 Discussion & Review

A detailed review of your business including balance sheet and cash flow analysis.

### 02 Identification

Identification of your surety requirements and suitable providers.

### 03 To Market

We will submit a detailed expression of interest report to insurers, advocating for the strength of your business & financial position.

### 04 Negotiation

Knightcorp will negotiate terms and arrange deed of indemnity.

### 05 Our Relationship

Knightcorp will continue to further develop our ongoing relationship with you. We will assist with managing your implemented facility on a day to day basis as well as conduct regular reviews and discuss your schedule of bonds. Should a bond be called upon, we will manage this process on your behalf.

# Trade Credit

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Trade Credit insurance is a valuable and cost-effective way to ensure your business receives payment for goods and services you supply to your customer. It protects your business against losses arising from your debtors non-payment of invoices related to insolvency or protracted default. In an increasingly difficult economic climate Trade Credit insurance protects you from the risk of bad debts. This cover enables your business to protect its cash-flow and ultimately its profitability. The policy also provides you the confidence to offer large lines of credit to your creditworthy client base and increase sales.

At Knightcorp, we've established many options with leading trade credit insurance providers both locally and internationally. Our team has the knowledge and depth of expertise combined with multiple insurance markets to arrange the right protection for your business.

Main Trade Credit Insurance benefits:

- Trade credit can protect your cash flow with a 90% payment of any insured debt following a non-payment.
- Under a trade credit program, hard earned profits are protected from the destructive impact of a bad debt.
- Underwriters have sophisticated commercial databases and employ a team of credit analysts to monitor your current live exposures.
- A policy can enable you to trade through a difficult economic cycle with the confidence to take on new customers. Allowing you to provide competitive credit terms to existing clients in both domestic and export markets.

*\*This list is not a comprehensive or exhaustive list. It is intended as a general guide only.*

## Your Journey With Us

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### 01 Discussion & Review

A detailed review of your business including analysis of key debtors.

### 02 Identification

Identification of suitable policy structures and corresponding insurers.

### 03 To Market

Knightcorp will negotiate terms and securing cover for key exposures.

### 04 Our Relationship

Knightcorp will continue to further develop our ongoing relationship with you. We will assist you to manage your implemented trade credit insurance program on a day to day basis as well as conduct regular reviews and discuss your risk exposures. We will also manage any claims in-house on your behalf.

### 05 Renewal

Policy renewal negotiations.

“Great things in business are never done by one person, they're done by a team of people.” - STEVE JOBS



# Our Specialised Team

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Our Specialty Team will draw on their extensive knowledge and experience in the niche field of Trade Credit and Surety to provide solutions that are tailored to meet your business needs.

## Georgie Skinner

HEAD OF TRADE CREDIT & SURETY

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