

# CAP

## Product Suite

Extending more credit often goes hand-in-hand with increased risk. That's why Euler Hermes offers CAP, CAP+ and Power CAP—to provide coverage beyond what's available through your existing Euler Hermes policy—so you can make the most of every sales opportunity.

### Coverage when it counts

CAP programs are a set of credit insurance products that can be endorsed to your existing Euler Hermes policy, enabling you to purchase additional coverage on credit limits that have been fully or partially declined. Our primary objective is to offer the most coverage under your existing policy, but there are situations where you have a need for coverage on higher risk buyers or those buyers for which limited information is available. These products allow you to make strategic trading decisions while maintaining sound financial management

### How does coverage work?

- Terms of the program mirror your existing Euler Hermes credit insurance policy
- Both domestic and export markets are covered.
- Coverage is available for as few as 3 months, or as long as you need the limit.
- Policy deductible is not applied to CAP claims.
- Policy loss ratio is not impacted by CAP claims.
- Not all buyers are eligible.

### When to consider CAP



If you need more coverage on a partially approved limit



If you need coverage on a declined limit



If you currently have A/R exposure above your approved limit



If you have peak season, one-off, or special sales opportunities

CAP Product	Situation	Limit Size	Price	Where to request coverage	Fees
<b>CAP +</b>	Declined credit limits	Up to \$75,000	6% per year (or 0.5% per month) of the value of the limit	EOLIS online policy management system	One time \$25 credit limit fee
<b>CAP</b>	Partially approved or reduced limits	Up to \$3,000,000	2% per year (or 0.167% per month) of the value of the limit	EOLIS online policy management system	One time \$25 credit limit fee
<b>Power CAP</b>	Any large coverage need	\$3,000,000 and above	variable depending on several risk factors	Direct through EH representative	No credit limit fee

### Get started today.

Contact your Euler Hermes representative, email [CAP@eulerhermes.com](mailto:CAP@eulerhermes.com) or visit [www.eulerhermes.us/cap](http://www.eulerhermes.us/cap).



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