

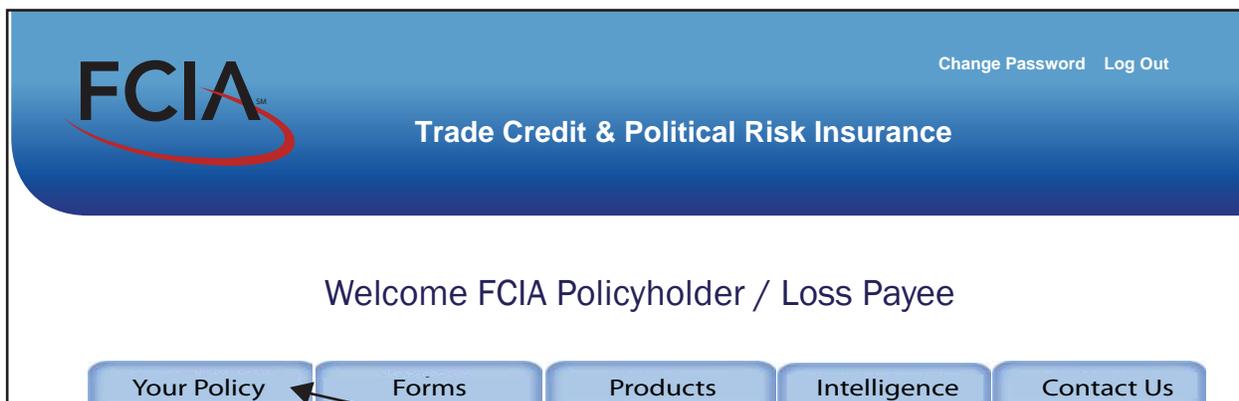


# Access Your Policy Online User Guide



## Login

Your policy information is one click away. As an insured, you have access to FCIA's secure website where you can manage your policy online. To access FCIA's secure website, go to [www.fcia.com](http://www.fcia.com) and click on [Access Your Policy](#).



### FCIA policyholders can:

- View your single or multibuyer policy and endorsements, if any
- Apply for new buyer limits, and change or amend existing SBCLs
- Review current coverage, get updates on pending SBCL applications
- Review your Discretionary Credit Limit (DCL) amounts and information
- Review eligible countries and country limit (if limits apply)
- View monthly shipments and premium amounts
- File claim notice, view status of pending claims, or review claims history up to the last 5 years
- Submit an overdue report

Click on "Your Policy" to view all information pertaining to your policy

In addition you can:

- Learn about the key features of other FCIA's credit insurance policies
- Review our Major Country Developments update for the last six months
- Contact the people you need for underwriting, claims processing, or country risk analysis

\* An automated email notification will be sent to the preparer, policy contact, and broker of record any time there is an online submission to FCIA.

### Loss payees:

Financial institutions, named as loss payee in the policy, can also view information on multibuyer policies. Access requires written authorization to FCIA by the insured.

### Login

Access requires an active policy, user ID and password. Email us today at [service@fcia.com](mailto:service@fcia.com) to receive your user ID and password or to reset your password.

**Please Login**

Username:

Password:



# Access Your Policy Online User Guide



## View Policy Coverage

Click on [View Policy Coverage](#) to view your policy declarations, endorsements, DCL amount, country limits - if any, as well as existing, pending, and expiring SBCLs. You can also view each endorsement in your policy by clicking on "[View Text](#)".

Change Password   Log Out

### Trade Credit & Political Risk Insurance

[View Policy Coverage](#)
[Shipment Report](#)
[Claims](#)
[SBCL Request / Inquiry](#)
[Submit An Overdue Report](#)

[Policy Docs](#)  
[DCL /Country Eligibility](#)  
[Current SBCLs](#)  
[Pending SBCLs](#)  
[Expiring SBCLs](#)

Current Policy Documents

Policy:

**Latest Policy Period:**

[View Policy Text](#)

Endorsement Number *	Description *	Endorsement Effective Date	Please refer to the text for special conditions& other limitations which are not displayed.
4	INTEREST COVERAGE ENDORSEMENT	10/01/07	<a href="#">View Text</a>
7	DEFINITION OF PAYMENT TERMS ENDORSEMENT	10/01/07	<a href="#">View Text</a>
8	AMENDMENT TO PAYMENT COUNTRY ENDORSEMENT	10/01/07	<a href="#">View Text</a>
9	CALIFORNIA ENDORSEMENT	10/01/07	<a href="#">View Text</a>
10	ADDITIONAL NAMED INSURED ENDORSEMENT	10/01/07	<a href="#">View Text</a>
102	POLICY AMENDMENT ENDORSEMENT	10/02/08	<a href="#">View Text</a>
134	WITHDRAWAL OF LIMIT ENDORSEMENT	02/03/09	<a href="#">View Text</a>
135	SPECIAL BUYER CREDIT LIMIT	03/01/09	<a href="#">View Text</a>
136	POLICY LIMIT OF LIABILITY ENDORSEMENT	04/15/09	<a href="#">View Text</a>
137	SPECIAL BUYER CREDIT LIMIT	01/01/09	<a href="#">View Text</a>
138	DISCRETIONARY CREDIT LIMIT ENDORSEMENT	10/02/08	<a href="#">View Text</a>
139	ELIGIBLE COUNTRIES AND COUNTRY DCL RESTRICTIONS ENDORSEMENT	10/02/08	<a href="#">View Text</a>
* Click Column heading to Sort by	* Click Column heading to Sort by		

Data last updated: Jul 20 2009 12:13PM

Note the date on the bottom of the screen. The data is updated twice a day for your convenience.



# Access Your Policy Online User Guide



## Shipment Reports

Shipment Report Inquiry will show the total shipment volume reported and premium received for up to 3 years.

**FCIA** Change Password Log Out

**Trade Credit & Political Risk Insurance**

View Policy Coverage | Shipment Report | Claims | SBCL Request / Inquiry | Submit An Overdue Report

Inquiry

View shipment data of last three policy periods

**Shipment Report Inquiry**

Policy: Insured B.....GLMB-1000000

Policy Period: 7/1/2008 to 7/1/2009  
7/1/2007 to 7/1/2008  
7/1/2006 to 7/1/2007

*\*Latest Three Policy Periods with Shipments*

S/R Number	Ship From Date	Ship To Dte	Transaction Amount	Premium Amount
327266429	01/01/09	03/31/09	\$59,044,689.01	\$0.00
327265823	10/01/08	12/28/08	\$100,302,510.43	\$0.00
327265244	07/01/08	09/30/08	\$211,985,132.98	\$0.00
327264846	07/01/08	08/27/08	\$0.00	\$357,000.00
327264753	07/01/08	08/13/08	\$0.00	\$0.00



# Access Your Policy Online User Guide



## Special Buyer Credit Limits (SBCL)

You can apply for new buyer credit limits, submit a request to change or renew an existing SBCL and view pending, existing and expiring SBCLs. When you choose the "Expiring SBCLs" option you need to specify the range of days to the expiry date, i. e.: 30, 60 or 90 days.

Change Password | Log Out

### Trade Credit & Political Risk Insurance

View Policy Coverage
Shipment Report
Claims
SBCL Request / Inquiry
Submit An Overdue Report

Submit Request for a New SBCL  
 Submit Request to Change/Renew Existing SBCL  
 Current SBCLs  
 Pending SBCLs  
 Expiring SBCLs

Current S

Policy: Insured C.....GLMB-1000000

Latest Policy Period: 10/02/08 - 10/02/09

Endorsement Number	Endorsement Effective Date	Final Shipment Date *	Credit Limit Amount	Buyer Name	Country Name	Please refer to the text for special conditions & other limitations which are not displayed.	Renew/Change
135	03/01/09	10/02/09	\$750,000	BUYER #2	(PEOPLE'S REP)	<a href="#" style="color: white;">View Text</a>	<input type="button" value="Select"/>
137	01/01/09	10/02/09	\$50,000	BUYER #3	UKRAINE	<a href="#" style="color: white;">View Text</a>	<input type="button" value="Select"/>
		* Click Column heading to Sort by			* Click Column heading to Sort by		

## Submit Request for New SBCLs

To request coverage for new buyers, or change coverage for existing buyers, fill out FCIA's online SBCL application and attach the supporting documents from your computer. All data entered will be stored for 48 hours and can be retrieved and amended before submission. The system will remember the name of the buyer if spelled exactly the same as the first time entered. You can change any data entered by clicking on the "Previous Page" or "Next Page". Upon submitting the SBCL application to FCIA, an automated email notification with a copy of the application will be sent to the preparer, policy contact, and the broker of record.

**FCIA** Trade Credit & Political Risk Insurance

View Policy Coverage | Shipment Report | Claims | **SBCL Request / Inquiry** | Submit An Overdue Report

**SBCL \* Special Buyer Credit Limit Request**

\* Policy: Insured C..... 9

\* SBCL to be Issued to this Insured: Insured C

\* Buyer Name: \_\_\_\_\_

D-U-N-S Nbr: \_\_\_\_\_

\* Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

\* Country: SELECT A COUNTRY Zip: \_\_\_\_\_

If payment terms are letter of credit, specify the issuing bank: \_\_\_\_\_

Guarantor\*: (Name, City, Country, Duns Nbr) \* Additional Guarantors should be separated by a semicolon

\_\_\_\_\_

Submit Request for a New SBCL  
Submit Request to Change/Renew Existing SBCL  
Current SBCLs  
Pending SBCLs  
Expiring SBCLs

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**SBCL \* Recent Payment Experience (con't) \***

Policy: Insured C.....GLMB-100000 Previous Page Next Page

\* Recent payment experience on credit terms: (US\$) SELECT

Highest amount owing during the last 6 months: (US\$) \_\_\_\_\_

\* Amount of firm orders in hand: (US\$) \_\_\_\_\_

\* Estimated shipment dates for orders in hand: \_\_\_\_\_

\* Amount now owing\*: (US \$) \_\_\_\_\_ \* As of Date: \_\_\_\_\_ (MM/DD/YY)

\* Amount more than 30 days past due: (US\$) \_\_\_\_\_

\* Oldest unpaid maturity date: \_\_\_\_\_ (MM/DD/YY)

COMMENTS: \* Please explain all amounts past due more than 30 days in the section below

\_\_\_\_\_

Required fields are marked with \*



# Access Your Policy Online User Guide



## Claim Notification

You can file a claim notification and provide initial proof of loss online. To submit new claim notification, go to "Claims" and select "File a Notice of Claim and Proof of Loss". Check all that applies to the buyer, and click on the "Next Page" button until required fields are satisfied.

Trade Credit & Political Risk Insurance

View Policy Coverage | Shipment Report | Claims | SBCL Request / Inquiry | Submit An Overdue Report

[Inquiry](#)  
[File a Notice of Claim and Proof of Loss](#)

**Notice of Claim and Proof of Loss** \* main page

\* Policy: Insured C.....GLMB-1000000 Next Page

\* Shipment was made using:

- SBCL
- DCL - Relied on credit agency report
- DCL - Relied on payment experience
- DCL - Relied on credit agency report and payment experience
- DCL - Other

\* Buyer Name:

Buyer DBA:

D-U-N-S Nbr:

\* Address:

City:  State:

\* Country: SELECT A COUNTRY  Zip:

Fax:  E-Mail Address:

Does the Buyer have a Website?  YES  NO

\* **Required**



# Access Your Policy Online User Guide



## Claim Notification Continued

Once all the required fields are complete, you will be able to review the full report. All data entered will be stored for 48 hours and can be retrieved and amended before submission. The system will remember the name of the buyer if spelled exactly the same as the first time entered. Along with the submission, you can also browse and attach any proof of loss documents from your computer.

Upon submitting the online claim notification to FCIA, an automated email notification with a copy of the report will be sent to the preparer, policy contact, and the broker of record.

**\* Note:** To finalize the claim notification, the insured must sign the proof of loss and email or fax to FCIA.

Change Password   Log Out

### Trade Credit & Political Risk Insurance

View Policy Coverage
Shipment Report
Claims
SBCL Request / Inquiry
Submit An Overdue Report

**Note:** All data you enter is saved each time the "Next" button is clicked. It will be saved for 48 hours

Policy:    Insured C..........GLMB -1000000 Previous Page   Next Page

Contract Currency:   

<u>Amount of Claim:</u> <input type="text"/>	<u>Credits:</u> <input type="text"/>
<u>Deductions:</u> <input type="text"/>	<u>Other Deductions:</u> <input type="text"/>
<u>Unpaid Commissions:</u> <input type="text"/>	<u>Returns:</u> <input type="text"/>

Interest per invoice or agreement:        *(Note: Policy interest coverage is limited)*

<u>Date of First Shipment claimed:</u> <input type="text"/>	<u>Due Date:</u> <input type="text"/>
<u>Date of Last Shipment claimed:</u> <input type="text"/>	<u>Due Date:</u> <input type="text"/>

Policy period for First shipment:   

Policy period for Last shipment:   

Payment Terms:   

Are there any uninsured amounts with this buyer?     YES    NO    *\* If yes, please complete...*

Uninsured Amount:   

User to select a reason for uninsured amount:   

\* All fields must be filled in.

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# Access Your Policy Online User Guide



## Submit Overdue Reports

To submit an overdue report, click on "[Submit an Overdue Report](#)" and choose report type "Monthly" or "Renewal". Enter the report month and year, then click the "Next Page".

Change Password Log Out

### Trade Credit & Political Risk Insurance

[View Policy Coverage](#) | [Shipment Report](#) | [Claims](#) | [SBCL Request / Inquiry](#) | [Submit An Overdue Report](#)

#### Report of Overdue Accounts \* Under Multibuyer and Receivable Purchase Credit Insurance Policy \*

**Policy:** Insured C.....GMB 100000 Next Page

Note: All data you enter is saved each time the "Next" button is clicked. It will be saved for 48 hours

**Month of Report**       

<input type="checkbox"/> <b>MONTHLY REPORT</b> * NO OVERDUE ACCOUNTS. <b>stop here.</b> No report is needed.  * ALL OVERDUE AMOUNTS LESS THAN \$100,000 PER Buyer: Please <b>check your policy conditions</b> as you are likely <b>NOT</b> required to file this report.	<input type="checkbox"/> <b>RENEWAL REPORT</b> Report all overdue amounts more than 60 days past due.  <input type="checkbox"/> If there are no such overdues. <a href="#">CLICK Here.</a>
--	---

**\*\* INSTRUCTIONS ON COMPLETING THIS REPORT \*\***

NOTE 1. Check your policy to determine when you should begin to report an account as overdue. Generally, an overdue report should be filed only under the following circumstances; (a) each month during the policy period if the overdue amount is more than \$100,000 and more than 60/90 days past due, depending on the policy requirements; and (b) each time your policy is due to be renewed, in which case all overdues in excess of 60/90 days (irrespective of the amount of the overdue) must be reported.

NOTE 2. The following collection and claim filing procedures should be followed by you in accordance with the terms and conditions of the policy (unless alternate action is approved in writing by the insurer):

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## Overdue Reports Continued

For each buyer, enter the name, country and all required information, then click on "Add To Overdue List". You can change any data entered by clicking on the "Previous Page" or "Next Page". Once you have completed the report, you will be able to review and make changes if necessary.

Policy: Insured ABC, INC.....GLMB-1000000 Previous Page Next Page

**Data Entry of Overdue Details:**

\* All fields must be filled in.

Policy: Insured C.....GLMB -1000000

Name of Buyer\*  Country of Buyer

(\*please avoid using acronyms)

Amount Overdue  Total Insured Amount Outstanding With Buyer

Days Past Due

Overdue Reason

\* Please use the field below for more detailed explanation of the overdue item and prospects for recovery

ADD TO OVERDUE LIST

You can attach supporting documents from your computer along with the report. Upon submitting the overdue report to FCIA, an automated notification email with a copy of the report will be sent to the preparer, policy contact, and the broker of record.

**Report of Overdue Accounts \* Attach Files \***

Policy: Insured C.....GMB -100000 Upload Docs Previous Page Next Page

Please select the file name and type of each document to be uploaded with this request.  
(If no documents are to be attached, Click on the Next button to continue.)

The following size restrictions apply to files being uploaded:  
 1. No individual file may exceed 5 MB. \*\*\*NOTE: Larger files can be emailed separately!  
 2. All files being uploaded at one time may not collectively exceed 15 MB.  
 \*\*\*\*\* A disconnection to this website may occur if the Total Max Size of files being uploaded exceeds 50 MB (mega bytes)! \*\*\*\*\*

**Attachments Already Uploaded - NONE**

Document Name	Document Type
<input type="text"/> <span>Browse...</span>	<input type="text" value="Other"/>
<input type="text"/> <span>Browse...</span>	<input type="text" value="Other"/>
<input type="text"/> <span>Browse...</span>	<input type="text" value="Other"/>
<input type="text"/> <span>Browse...</span>	<input type="text" value="Other"/>
<input type="text"/> <span>Browse...</span>	<input type="text" value="Other"/>
<input type="text"/> <span>Browse...</span>	<input type="text" value="Other"/>
<input type="text"/> <span>Browse...</span>	<input type="text" value="Other"/>

Upload Docs Previous Page Next Page