

# Guide 15 - Applying for cover

## Overview

To apply for cover on a new or existing buyer, you will first need to access its Buyer details page. In Atradius Atrium, a buyer can be found using the Buyer search, either by entering one of its unique identifiers, or by providing some other information which matches with the buyer you are looking for. You can also select the Buyer ID or Buyer name when it is displayed in context of a credit limit, non-payments case or communication alert.

Once the Buyer details page is presented, you will need to make sure that a selected policy is shown within the Policy details panel. If you only have one policy, or have set a default policy from your Account defaults, this will automatically appear.

### GLOBEX

This page provides summary information relating to the buyer that has been selected. Where possible, the page shows your default policy, but this can be changed to show the context of the buyer in relation to other policies via the select policy link. You can apply for cover and submit a case from the cover summary and non payment summary.

Buyer details	Buyer rating	Financial information	Buyer documents
---------------	--------------	-----------------------	-----------------


Atradius ID  
7383975

Company registration  
330774221

VAT number  
70091127

[Show more](#)

#### Policy details

Policy ID 541170	Customer name ASCOTT BUILDING	Status Live	
Currency EUR	Insurance year 01/07/2020 - 30/06/2021	Available cover 5,006,000 (EUR)	<a href="#">Select policy</a>

#### Credit limits

You have not applied for cover.

[Apply](#)

#### Non-payments

**There is no open case for the buyer on this policy.**

If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices.

[Submit a case](#)

[Historic cover](#) - You do not have any historic cover against this buyer and policy within the past 2 years

All policies: [Cover and non-payment overview](#)

You do not have any cover or cases against other policies on this buyer

Read Guide 3 - Buyer search to learn more about searching for a buyer

Read Guide 5 - Buyer details to learn more about selecting a policy on the Buyer details page

Atradius Atrium Guide 15 - Applying for cover

15.1

## Applying for cover

If there is no active credit limit application or decision for the buyer, you will have the option to apply for cover under your selected policy from the Credit limits panel on the Buyer details page.

The screenshot shows two panels side-by-side. The left panel is titled 'Credit limits' and contains the text 'You have not applied for cover.' with a red 'Apply' button below it. The right panel is titled 'Non-payments' and contains the text 'There is no open case for the buyer on this policy.' followed by a note: 'If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices.' and a red 'Submit a case' button below it.

After selecting the Apply button, the Apply for cover page will be presented. From here you can enter and submit your application for the buyer and policy selected.

The 'Apply for cover' page has a title and a sub-header. Below the sub-header is a paragraph of text: 'The 'Apply for cover' page allows you to apply for cover on the buyer and policy already selected. Please be aware that your application will not be processed unless you have submitted it using the 'Apply' option. You will be notified of the outcome of your application as soon as it has been processed.' Below this text are four expandable panels: 'Buyer details: 7383975 - GLOBEX', 'Policy details: 541170 - ASCOTT BUILDING', 'Application details' (which is expanded to show a 'Cover type \*' dropdown menu with the placeholder text 'Please select a cover type'), and 'Contact'. A note '\* Mandatory fields' is located in the top right corner of the 'Application details' panel.

The Apply for cover page is split into four main sections, with the Buyer details, Policy details and Contact panels collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel. The Application details panel is always immediately available for you to apply for cover.

### Buyer details

Expanding the Buyer details panel shows additional information relating to your buyer. Here you will find company information such as Foundation date, Trade sector and Legal type, as well as contact information, address details and alternative names if there are any. This will allow you to check that you are applying for cover on the right buyer.

^ Buyer details: 7383975 - GLOBEX


Atradius ID 7383975	Company registration 330774221	VAT number 70091127	
Foundation date 23/10/1956	Trade sector Joinery installation	Trading status Trading	No. of employees 337
Legal type GmbH & CO KG			
Buyer name GLOBEX	Registered address MERIT 362, ANDORRA LA VELLA, Andorra, AD5000	Telephone 0987 654321	Email ---
Website www.globex.ad			

The buyer information displayed reflects the current position of the data held in our database. Our credit limit application process includes the verification/refresh of the buyer information held on our database to ensure credit limit decisions are always based on updated and corrected data.

### Policy details

Expanding the Policy details panel shows additional information relating to your policy. Here you will be able to quickly identify the policy and view its most important information, such as the Policy ID, Customer name, Currency of the policy, the renewal date for the next insurance period, the total current cover in place and the remaining cover available for your policy.

^ Policy details: 541170 - ASCOTT BUILDING

Policy ID 541170	Customer name ASCOTT BUILDING	Status Live	
Currency EUR	Insurance year 01/07/2020 - 30/06/2021		Available cover 5,006,000 (EUR)

### Application details

Before entering your application details, you will need to select a Cover type from the drop down menu.

⚠ Application details \* Mandatory fields

Cover type \*

Please select a cover type

Please select a cover type

Credit check

Credit limit

### Credit limits and Indications

After selecting the Credit limit cover type, a form will appear for you to complete. Here you will need to provide details of your application such as the application amount and currency, the terms of payment and your own reference. You can also indicate whether Atradius can use your name when contacting the buyer regarding your application.

**Application details** \* Mandatory fields

**Cover type \***  
Credit limit

**Cover start date**  
30/09/2020

**Amount \***  
Amount

**Currency \***  
Euro (EUR)

**Terms of payment \***  
120 Days

**Customer reference**  
Customer reference

Atradius can use your name if we contact the buyer

**Priority \***  
 Normal  
 High

Atradius may request updated credit information and financials.  
If you have recent accounts or trading experience please submit to support the application.

Additional information

[Apply](#) [View credit limits](#) [View buyer details](#)



Please note that a number of the fields show an asterisk (\*) where information must be entered in order for your application to be processed.

You can add documents or notes to support your application by expanding the Additional information panel below the form. For example, this can include the latest financial accounts for your buyer or any trading experience reports that you may have with the buyer.

^ Additional information

Add files or notes  
Upload files or notes

Upload

Document type	Document date	File name
Consolidated accounts <span>▼</span>	29/09/2020 <span>📅</span>	No file selected <span>Browse</span>
Consolidated accounts		
Trading experience		
Annual reports		
Preliminary accounts		
Interim accounts		

Notes

*Warning: you will not be able to receive an immediate decision online if you enter notes in this box: your application will always be referred to an underwriter. You will be able to enter notes at a later stage if necessary. Please ensure that any notes are in English.*



Please note that you will not receive an immediate decision when adding documents or notes to your application, as it will be referred to an underwriter to review.

When you are happy that the details of your application are complete, the Apply button at the bottom of the page can be selected. Your application will then be processed and you will be presented immediately with one of the following outcomes:

**Fully agreed**      The credit limit decision is for the full amount of your requested amount  
(*'full decision'*)

**Partly agreed**      The credit limit decision is for a lower amount than your requested amount  
(*'partial decision'*)

**Rejected**      It has been decided that no cover can be agreed for the selected buyer  
(*'zero decision'*)

**Referred**      The application has been referred to an underwriter and is a pending credit limit decision  
(*'pending decision'*)

Where a decision has been made, you will have the option to select the 'View cover details' link.



**150,000 (EUR) Approved**

[View cover details](#)   [View buyer details](#)

You will then be presented with the Cover details page, where you can view any conditions which apply to the cover by selecting the 'Show conditions' link. You can also amend the cover amount in place or cancel your cover altogether using the buttons at the bottom of the page.

Cover ID: 92637295

---

**Cover**

Customer reference ---	Cover type Credit limit	Status <span style="background-color: #007bff; color: white; border-radius: 5px; padding: 2px;">Approved</span>	Co-Insured & Affiliates ---	Amount <b>150,000 (EUR)</b>
---------------------------	----------------------------	--	--------------------------------	--------------------------------

---

**Decision**

Effect from date 01/09/2020	End date ---	Amount <b>150,000 (EUR)</b> <a href="#">Show conditions</a> <span style="font-size: 0.8em;">ⓘ</span>
--------------------------------	-----------------	--

---

**Application**

Application date 29/09/2020	Submitted by Joe Doe	Priority Normal	Application terms of payment 120 Days
Amount 150,000 (EUR)	Atradius can use your name if we contact the buyer Yes		

---

[Decision documents and / or notes](#)

---

Amend Details
Cancel cover
> View credit limits
> View buyer details

TIP

Read Guide 16 – Cover details to learn more about viewing details for a credit limit decision

You can also click the 'View buyer details' link to return to the Buyer details page, where you will now see that the Credit limits panel will show the decision amount and credit limit status.

**Credit limits**

---

Amount 150,000 (EUR)	Cover type Credit limit
Status <span style="background-color: #007bff; color: white; border-radius: 5px; padding: 2px;">Approved</span>	<a href="#">View</a> <a href="#">Amend</a>

**Non-payments**

---

There is no open case for the buyer on this policy.

If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:

Due date between  
30/05/2020 and 29/06/2020

Submit a case

If a decision has been referred to an Atradius underwriter, you can review or amend the details of the credit limit application by selecting the 'Review application' link.

**i** **Referred**

Our underwriting team are examining your application and aim to provide a response as soon as possible. In order to give you the best decision we may need to obtain additional information. On these occasions the normal standards of service may be extended.

If you have credit reports, balance sheets, trading experience, you can view and add to your application.

[> Review application](#) [> View buyer details](#)

You can then re-apply with the updated details using the Amend button, as well as add additional notes or documents to support your application. Should you no longer need cover for a specific buyer, you can cancel the application by clicking the Cancel application button.

### Application details \* Mandatory fields

**Cover type \***  
Credit limit

**Cover start date**  
30/09/2020

**Amount \***  
150,000

**Currency \***  
Euro (EUR)

**Terms of payment \***  
120 Days

**Customer reference**  
Customer reference

Atradius can use your name if we contact the buyer

**Priority \***  
 Normal  
 High

Atradius may request updated credit information and financials.  
If you have recent accounts or trading experience please submit to support the application.

**Submitted by**  
Joe Doe

**Application date**  
23/09/2020

**No. of days since submission**  
2

[Additional information](#)

[Amend Details](#) [Cancel cover](#) [> View credit limits](#) [> View buyer details](#)

## Credit checks

If credit checks have been included in your policy, you will also be able to select this from the Cover type drop down menu. When applying for a credit check, the amount will be automatically presented, with the option to add your own reference if desired. When you are happy, the Apply button at the bottom of the page can be selected.

**Application details** \* Mandatory fields

**Cover type \***  
Credit check

**Amount \***  
5,000 (EUR)

**Customer reference**  
Customer reference

[Apply](#) [View credit limits](#) [View buyer details](#)

Atradius Atrium will then process the application and a decision will be provided immediately as approved or rejected for the credit check amount.

**5,000 (EUR) Approved**  
[View cover details](#) [View buyer details](#)

You will have the option to select the 'View cover details' link to review any information relating to the credit check decision.

Cover ID: 92637295

**Cover**

Customer reference	Cover type	Status	Co-Insured & Affiliates	Amount
---	Credit check	Approved	---	5,000 (EUR)

**Decision**

Effect from date	End date	Amount
01/09/2020	---	5,000 (EUR)

**Application**

Application date	Submitted by
01/09/2020	Joe Doe

[Decision documents and / or notes](#)

[Amend Details](#) [Cancel cover](#) [View credit limits](#) [View buyer details](#)



Read Guide 16 – Cover details to learn more about viewing details for a credit check decision



You can also click the 'View buyer details' link to return to the Buyer details page, where you will now see that the Credit limits panel will show the credit check amount and the status.

The screenshot shows two panels side-by-side. The left panel is titled 'Credit limits' and contains the following information: Amount: 5,000 (EUR); Cover type: Credit check; Status: Approved (in a blue pill); and buttons for '> View' and '> Amend'. At the bottom of this panel is a red 'Apply' button. The right panel is titled 'Non-payments' and contains the text: 'There is no open case for the buyer on this policy. If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices.' Below this text is a pink 'Submit a case' button.

### Contact

The Contact section provides the full name, telephone number and email address of an Atradius contact to advise should you have any queries regarding your credit limit application or decision.

The screenshot shows a 'Contact' section with a blue arrow icon and the text 'Contact'. Below this, the contact details are listed: Rachel Thompson - Credit Limit Contact; Telephone: 029 2082 4000; Email: rachel.thompson@atradius.com.