

Guide 16 - Cover details

Viewing your cover

The Cover details page allows you to view any information available for a credit limit within Atradius Atrium, such as the application amount, the approved amount and any conditions which apply to your cover. To access the details of your cover, you can select the 'View cover' link for a specific credit limit on the Credit limits page, which you can access via the left hand navigation menu.

Buyer name GLOBEX	Buyer country Netherlands	Customer reference --	Credit limit 150,000 (EUR)
Buyer ID 7383975	Buyer rating 28	Status Approved	
Policy ID 541170	Decision date 20/09/2020		
			View cover Amend cover Cancel cover

You can also view the cover details of a credit limit decision, indication or credit check from the Credit limits panel on the Buyer details page, which will show any active credit limits or pending decisions that exist under the selected policy for the buyer.

Credit limits	Non-payments
Amount 150,000 (EUR)	Cover type Credit limit
Status Approved	View Amend
	<p>There is no open case for the buyer on this policy.</p> <p>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:</p> <p>Due date between 30/05/2020 and 29/06/2020</p> Submit a case



Read Guide 5 - Buyer details to learn more about viewing your existing cover on the Buyer details page

Where there is cover in place for a selected buyer but for another policy that you have access to, these details can be accessed from the All policies panel at the bottom of the Buyer details page.

All policies: Cover and non-payment overview					
Monitor and claim case					
Amount 5,000 (EUR)	Submitted on 28/07/2020	Customer name OPTICFIBER TECH GMBH	Policy ID 524080	Customer reference ---	View
Credit limit					
Amount 35,000 (GBP)	Submitted on 22/02/2020	Customer name OPTICFIBER TECH GMBH	Policy ID 524080	Customer reference ---	View

When you have selected the option to view a credit limit, you will be presented with the Cover details page. The Buyer details, Policy details and Contact panels will be collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel. You can create a PDF copy of your cover by selecting the Print page button at the top of the Cover details page.

Cover Details

The 'Cover details' page allows you to view details of the cover you have on the selected buyer and policy. You will be able to print these cover details and if applicable, cancel, convert or reapply for this cover. Print page

▼ Buyer details: 7383975 - GLOBEX

▼ Policy details: 541170 - ASCOTT BUILDING

Cover ID: 92637295

Cover

Customer reference ---	Cover type Credit limit	Status Approved	Co-Insured & Affiliates ---	Amount 150,000 (EUR)
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Decision

Effect from date 01/09/2020	End date ---	Amount 150,000 (EUR) ▼ Show conditions !
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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](#)

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)

Cover

The Cover section provides you with a detailed overview of the credit limit. From here you can view the cover amount in place for the selected policy, the Cover type and the credit limit status. You will also be able to see the names of any co-insured parties or affiliates, as well as your own reference.

Cover

Customer reference ---	Cover type Credit limit	Status Approved	Co-Insured & Affiliates ---	Amount 150,000 (EUR)
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Information relating to the credit limit can also be reviewed, such as the Decision date, the Expiry date and the Amount that has been approved. A blue triangle with the number of conditions which apply to the decision may appear below the decision amount and are available to view by selecting the 'Show conditions' link.

Decision

Effect from date 01/09/2020	End date ---	Amount 150,000 (EUR) ^ Show conditions
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Conditions

T600 This credit limit applies ** to all branches of the buyer that are not separate legal entities.

Where conditions apply to a part of the total cover amount, Atradius Atrium will present this as two separate amounts. You can then select the 'Show conditions' link displayed below the relevant decision amount to show the conditions that are applicable to this part of the cover.

Decision

Effect from date 01/09/2020	End date ---	Amount 1 100,000 (EUR)	Amount 2 50,000 (EUR) v Show conditions
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You can also view the details that were entered when originally applying for new cover, as well as the name of the user who submitted the application.

Application

Application date 20/09/2020	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 No		

Any documents or notes which were included in the application can be viewed by expanding the Decision documents and notes panel. The 'Refresh' option can also be selected to update the list of documents in case you uploaded new documents when amending the credit limit application.

^ Decision documents and notes

Documents Refresh:

Document name	Document type	File size	Document date
Consolidated accounts 2019 - 7383975	Consolidated accounts	1.2 MB	20/09/2020

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.

^ Contact

Rachel Thompson - Credit Limit Contact
 Telephone: 029 2082 4000
 Email: rachel.thompson@atradius.com

Amending your cover

For any credit limits which are already in place, Atradius Atrium allows you to make amendments to these by selecting the 'Amend cover' link for a specific credit limit on the Credit limits page.

Buyer name GLOBEX	Buyer country Netherlands	Customer reference --	Credit limit 150,000 (EUR) ⚠
Buyer ID 7383975	Buyer rating 28	Status Approved	
Policy ID 541170	Decision date 20/09/2020		
View cover Amend cover Cancel cover			

You can also make changes to an existing credit limit by selecting 'Amend' from the Credit limits panel on the Buyer details page.

Credit limits	Non-payments
Amount 150,000 (EUR) ⚠	There is no open case for the buyer on this policy.
Status Approved	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:
Cover type Credit limit	Due date between 30/05/2020 and 29/06/2020
View	Submit a case
Amend	

If trade with a specific buyer is lower than expected, you can decrease the cover amount for an existing credit limit by entering a lower value. When amending cover of any type, you will also be able to update your own reference before confirming your changes.

Amend details	* Mandatory fields
Cover type * Credit limit	
Amount * 140,000 EUR	
Customer reference Customer reference	
Amend	View credit limits View buyer details

When you are happy with the amount that has been entered, you can select the Amend button to proceed. Similar to applying for new cover, Atradius Atrium will process the changes and provide immediate confirmation that the reduced amount has been approved.

Success You have successfully updated your cover View cover details View buyer details

Alternatively, you may wish to increase an existing credit limit where there is growing trade with a buyer. This can be done by entering a higher amount via the Amend details screen. As increased trade may result in different payment terms, Atradius Atrium will prompt you to review the full application to ensure the details which were originally submitted remain valid.

Amend details * Mandatory fields

Cover type *
Credit limit

Amount *
160,000 EUR

Customer reference
Customer reference

[Amend](#)

i To increase your cover or apply for the same amount again, follow the link below.

[> Show full application](#)

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

From here, you will be able to update the Terms of payment, with the new application amount automatically updated to reflect the increase that you previously entered. You can also update your own reference before applying for the new amount.

Application details * Mandatory fields

Cover type *
Credit limit

Cover start date
30/09/2020

Amount *
160,000

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

[Additional information](#)

[Apply](#)

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



Read Guide 15 - Applying for cover to learn more about entering application details

Cancelling your cover

Should you no longer need an active or a pending credit limit decision or credit check for a specific buyer, this can be cancelled via Atradius Atrium. You can do this by selecting the 'Cancel cover' link shown for the specific credit limit that you wish to cancel on the Credit limits page.

The screenshot shows a credit limit details page for a buyer named GLOBEX. The page is divided into several sections:

- Buyer information:** Buyer name (GLOBEX), Buyer country (Netherlands), Buyer ID (7383975), Policy ID (541170).
- Rating and Decision:** Buyer rating (28), Decision date (20/09/2020).
- Customer reference:** --
- Status:** Approved (indicated by a blue pill).
- Credit limit:** 150,000 (EUR) with a warning icon.
- Actions:** View cover, Amend cover, Cancel cover (all with right-pointing chevrons).

You can also select the Cancel cover button which appears at the bottom of the Cover details page for a selected credit limit.

The screenshot shows the bottom of a cover details page. It features a dropdown menu labeled "Decision documents and / or notes". Below the dropdown are three buttons: "Amend Details", "Convert indication", and "Cancel cover". To the right of these buttons are two links: "View credit limits" and "View buyer details", both with right-pointing chevrons.

When cancelling any cover, Atradius Atrium will ask you to confirm that you want to proceed; when ready, you can then select Yes to continue with the cancellation of cover.

The screenshot shows a confirmation dialog box with a blue header and a white body. The header contains an information icon and the text "Are you sure you want to cancel this cover?". The body contains two buttons: "Yes" (highlighted in red) and "No" (outlined in red).

Once processed, a message will appear to confirm that the cancellation has been completed.

The screenshot shows a success message box with a blue header and a white body. The header contains an information icon and the text "Success". The body contains the text "You have successfully cancelled your cover" and two links: "View cover details" and "View buyer details", both with right-pointing chevrons.

Converting your cover

There are a number of cover types offered by Atradius which can be converted into a credit limit decision via Atradius Atrium.

Converting a credit check to a credit limit decision

Should a credit check no longer be sufficient for a specific buyer, it is possible to apply for a credit limit decision when amending a credit check. You will see that the Amount cannot be changed here, however a blue information message will appear to 'apply for a credit limit'. Selecting this will take you to the Apply for cover page, where you can enter more details relating to your credit limit application.

Amend details
* Mandatory fields

Cover type *

Credit check
▼

Amount *

30,000 (EUR)

! To adjust your cover, please [apply for a credit limit](#)

Customer reference

Customer reference

Amend

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

Here you will see that the Amount is automatically filled based on the credit check amount. This can be easily amended to reflect the cover which you require for the buyer by entering a different value.

Application details
* Mandatory fields

Cover type *

Credit limit
▼

Cover start date

01/09/2020
📅

Amount *

30,000

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

▼ Additional information

Apply

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



Read Guide 15 - Applying for cover to learn more about entering application details

Converting an indication to a credit limit

Where your policy allows you to apply for an indication, you can convert this to a credit limit decision on the Cover details page. This page can be directly accessed by selecting the 'View cover' link for a specific indication on the Credit limits page.

Buyer name GLOBEX	Buyer country Netherlands	Customer reference --	Indication 150,000 (GBP)
Buyer ID 7383975	Buyer rating 28	Status Approved	
Policy ID 541170	Decision date 20/09/2020		
			View cover Amend cover Cancel cover

Alternatively, when amending the details of an indication, you will see a blue information message below the Cover type with a link to 'View cover details'. Selecting this will take you to the Cover details page, where the cover, decision and original application details will be presented for the indication.

Amend details * Mandatory fields

Cover type *

If you would like to see if you can convert your cover please [View cover details](#)

Amount *
 GBP

Customer reference

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

You can then select the Convert indication button which appears at the bottom of the page.

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

When converting an indication, Atradius Atrium will ask you to confirm that you want to proceed; when ready, you can then select Yes to submit your request.

Are you sure you want to convert this cover?

[Yes](#) [No](#)

Once this has been processed, a message will appear to confirm that the indication has been successfully converted into a credit limit decision.

Success
You have successfully converted your cover