

Trade Credit Insurance

Protection for UK Businesses



1 in 189 UK companies went insolvent last year. What if one of them owes you money?

What Does It Cover?

Your invoice is protected: If a customer can't or won't pay, you're covered for the loss — not them.

Your cash flow stays safe: You've paid your staff, VAT and suppliers. This stops someone else's failure putting you under too.

Know before you sell: We help you check a customer's financial health before you take the order, so you don't take on risk you can't see.

Debt collection support: Access to professional debt recovery services if a customer won't pay.

Overseas sales covered: Protection for international customers and export invoices.

Better borrowing terms: Use insured invoices as security for improved finance facilities.

Who Needs It?

Anyone giving credit: If you invoice now and get paid later, you carry the risk of non-payment.

Concentration risk: Over-reliance on one big buyer — if they fail, a large chunk of your revenue goes with them.

Construction businesses: 3,931 firms went insolvent in 2025 — 17% of all UK business failures.

New market entry: Extending credit to buyers you don't know, without visibility of their finances.

Exporters: Overseas buyers are harder to vet and harder to chase if they don't pay.

Fast-growing businesses: The more customers you take on, the more bad debt exposure you carry.

Can't afford a bad debt? Most businesses can't. This cover exists for exactly that reason.