



# GUARANTEES FOR SIZEABLE GUARANTEE REQUIREMENTS

Sureties, guarantees and bonds for more liquidity and flexibility



### THE SOLUTION FOR:

- Companies with guarantee requirements of CHF 1 million.
- Businesses operating in the mechanical engineering, manufacturing, import, freight forwarding, wholesale and foreign trade and food industries, etc.



### INSURED RISKS

This is only a selection of the possible risks – Euler Hermes assesses each item to be secured individually:

- Bid bonds, performance bonds, advance payment bonds, maintenance bonds, sureties for joint ventures and consortia, guarantees for dismantling/demolition, reclamation, etc.
- Customs and tax bonds, guarantees for spirits, freight and market regulations.

If your company has to provide security for attractive orders, then guarantees from Euler Hermes are the ideal solution. Private, commercial and public-sector customers are happy to accept them due to our good reputation and excellent rating. And they do not burden your credit line with your principal bank, which is what happens if it has to act as a guarantor. In this way, sureties, guarantees and bonds from Euler Hermes give you the greatest possible liquidity and more room for manoeuvre.

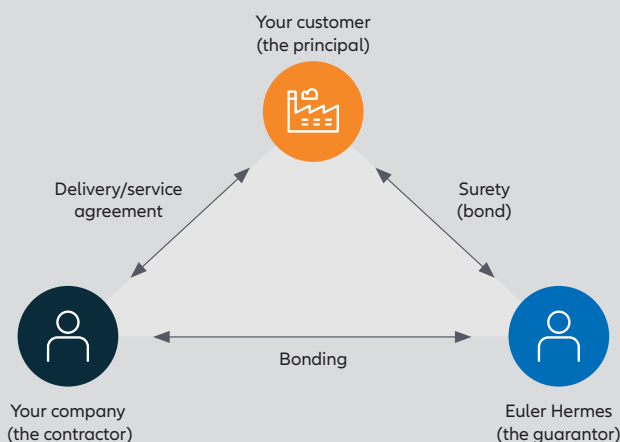


### THE COMPELLING BENEFITS FOR YOU

- You are **not dependent on banks** when it comes to procuring guarantees.
- **Takes the burden off your credit line** with your principal bank.
- **Contract customised to meet your needs.**
- **More liquidity and room for manoeuvre** than with bank guarantees.
- You can release cash retentions in order to **gain additional liquidity** or realise interest-rate gains.



### GOOD TO KNOW: HOW GUARANTEES FROM EULER HERMES WORK





## WHY EULER HERMES:

- **Convenient and fast processing via the Internet** with our online guarantee service – including full control over all processes from anywhere in the world.
- **Acceptance among commercial and public-sector customers** due to Euler Hermes's excellent reputation and rating.
- **S&P rating of AA:** Euler Hermes has an especially good rating, including in an international comparison.
- **Extensive international experience** as a guarantor with Euler Hermes Group branches and units in various European countries.
- **International network** of Euler Hermes and Allianz companies and local insurers/banks, which can act as fronting companies in the country concerned if required.
- **Longer terms** possible.
- **No security required** if your credit rating is impeccable.
- **Transparent premium structure** based on your guarantee requirements and credit rating.



## ANY QUESTIONS? HERE ARE SOME FAQs:

### ■ I am very happy with my principal bank as guarantor, so why should I change?

There is no need to disrupt your relationship with your bank. However, you have to offset sureties against your credit line, which inevitably reduces your financial room for manoeuvre. This does not happen with guarantees from Euler Hermes, as they are a type of insurance. As a result, your bank can continue providing you with liquidity without any restrictions.

### ■ Why Euler Hermes? Other insurers offer guarantees, too.

With a track of record of around a 100 years of excellence in the bonding business, Euler Hermes is one of the most experienced providers in the world and is able to issue guarantees for foreign customers. A guarantee from Euler Hermes will be accepted internationally without any problems. What is more, Euler Hermes offers many guarantee services that are not a matter of course, along with fair, transparent premiums. The Euler Hermes experts are also happy to advise you on any detailed questions relating to your guarantee wording.

### ■ Guarantees are part of our daily business. It has to be quick and straightforward!

Then Euler Hermes is exactly the right provider for you. With our online guarantee service, you can immediately view all your active guarantees and set up new ones – and will generally receive a positive response straight away. The service is easy to use, and you only have to enter a small amount of information. If your requirements are more complex, our experts will also be happy to advise you personally.



The cruise liner Celebrity ECLIPSE, built by the Meyer Werft shipyard in Papenburg and secured by guarantees from Euler Hermes.