



# WELCOME TO EULER HERMES

## Your Credit Insurance Policy Guide

[www.eulerhermes.us](http://www.eulerhermes.us)

A company of **Allianz** 

 EULER HERMES



# WELCOME TO EULER HERMES!

We would like to express our appreciation for allowing us to become your credit insurance partner. We consider it a privilege to include you in our list of clients and are committed to fostering a value-added relationship. To ensure you get the most of your policy with us, we've outlined below key responsibilities that will help make this partnership a success.

## YOUR POLICY DETAILS

---

---

---

## WHAT ARE EULER HERMES' RESPONSIBILITIES?

- **Ongoing monitoring of your buyers' financial health**, including alerting you in the event that a change in their status impacts our ability to cover the buyer. An important part of our process for conducting this ongoing analysis is proactive outreach to your buyers to request updated financials – a step which we can often work in partnership with you to be more successful. If a decline in your buyer's financial health results in a reduction or cancellation of coverage, we will provide you advance notice to help you complete shipments – typically 30 days, unless your policy wording indicates otherwise.
- **Indemnification of covered buyers** – In the event of a bad debt loss on one of your covered buyers, you may submit a claim and we will pay it promptly, per the parameters of your policy wording.
- **Provide you with timely and actionable economic intelligence, strategic forecasting, and market-specific analysis** that can help guide your strategic business decisions.

## WHAT ARE YOUR PRIMARY RESPONSIBILITIES?

- **Submitting Past Due Reporting (PDR)** on any and all covered Past Due buyers once per month in EOLIS.
- **Completing a Final Sales Report (FSR)** to declare final sales volume at the end of the policy year in EOLIS.
- Ensure a process is in place to provide Euler Hermes with prompt payment.
- In the event of a claim, **clients must submit a claim form** and all accompanying documents by their claim filing deadline.
- **Partner with us to obtain financials** – Euler Hermes will proactively contact all monitored buyers to obtain updated financial statements, one important source of information from which we base our credit limit decisions. Since provision of these statements is optional, these requests can sometimes be ignored. Our clients' partnership in this effort can help improve our mutual success. Consider providing your permission for us to disclose your company's name to your buyers when we contact them for financials, as this makes them statistically more likely to respond. In the event that our attempts to receive financial statements are not answered, Euler Hermes may also reach out to you for help – any assistance you can provide improves our ability to make the best informed credit decision possible.



# TABLE OF CONTENTS: EVERYTHING YOU NEED TO NAVIGATE YOUR POLICY



## YOUR POLICY

1. Policy Declaration: Outlines Key Policy Parameters
2. Policy Endorsements
3. Euler Hermes Credit Insurance Policy



## KEY CONTACTS

Your Personalized Team of Euler Hermes Experts



## POLICY MANAGEMENT

1. Are you Maximizing Your Euler Hermes Credit Insurance Policy?
2. CAP Product Suite
3. EH SmartView Fact Sheet
4. E-Bill Express Quick Reference
5. EH Financial Connect
6. Introduction to EOLIS: Your Convenient Policy Management Service
7. How-To Guides
  1. Requesting a Credit Limit in EOLIS
  2. Completing a Final Sales Report
  3. Reporting Past Due Buyers in EOLIS
8. Claims and Collections
9. Frequently Asked Questions



## EOLIS USER GUIDE

1. A Step-by-Step Guide for How to Use EOLIS
2. Filing a Claim in EOLIS: A Step-by-Step Guide



# YOUR POLICY



**KEY CONTACTS**



**POLICY MANAGEMENT**



**EOLIS USER GUIDE**

### **Policy Placeholder Page**

Insert policy documents here and  
delete this placeholder page



**YOUR POLICY**



**KEY CONTACTS**



**POLICY MANAGEMENT**



**EOLIS USER GUIDE**



# YOUR PERSONALIZED TEAM OF EULER HERMES EXPERTS

**CXP**



**When to contact?**

Contact your CXP for any and all policy-related questions from invoicing to questions about credit limits.



The CX Team solves 95% of our customers' issues within one call.

**Sales Agent**



**When to contact?**

Contact your Agent for any questions specifically relating to the sale or renewal of your policy.

**Headquarters**



Euler Hermes North America  
Headquarters  
800 Red Brook Boulevard  
Owings Mills, MD 21117  
Phone: 410-753-0753  
Toll Free: 1-877-883-3224

**When to contact?**

Contact our headquarters for any general questions about Euler Hermes.



**YOUR POLICY**



**KEY CONTACTS**



**POLICY  
MANAGEMENT**



**EOLIS USER GUIDE**



# ARE YOU MAXIMIZING YOUR EULER HERMES CREDIT INSURANCE POLICY?

A partnership with Euler Hermes provides you with more than just a credit insurance policy. As a valued EH client, you gain access to a multi-purpose strategic tool designed to meet the changing needs of your business. Here are several ways you can make the most of your relationship with Euler Hermes:



## USE OUR KNOWLEDGE TO STEER YOUR BUSINESS.

Through our worldwide research team, you have actionable economic intelligence and market-specific risk analysis at your fingertips. Armed with this information, you can extend more credit to your customers and expand sales to new prospects.

**What you can do today:** Sign-up to start receiving this information directly. Visit [www.eulerhermes.us/economic-research](http://www.eulerhermes.us/economic-research) to choose from a variety of EH publications that we can send you weekly, monthly, or as often as they are available.



## EXPLORE NEW WAYS TO GROW SALES SAFELY, BOTH DOMESTICALLY AND ABROAD.

In today's ever-changing marketplace you can't afford to miss opportunities. Your EH policy is not only a safeguard against risk; it is a tool you can leverage to sell more with confidence.

**What you can do today:** Use our online policy administration system, [EOLIS](#), to evaluate credit risks for new and existing customers. You may be able to offer more competitive terms or raise limits for those customers that have current credit restrictions.



## RELY ON US FOR FINANCIAL PEACE OF MIND.

Our comprehensive risk monitoring process provides advance warning of potential threats, helping you avoid loss before it occurs. As added protection, if a default does arise we pay when your customer does not.

**What you can do today:** Have you allowed Euler Hermes to disclose your company's name to your buyers when we contact them for financials? This simple step gives us an advantage in helping you anticipate risks. If you'd like to provide permission for us to disclose your company's name, contact your servicing team using the contact information in the [Key Accounts](#) section.



## TAKE ADVANTAGE OF CREDIT FUNCTION SUPPORT AND EASY-TO-USE TOOLS.

The Euler Hermes team is an extension of your team. Our industry specialists conduct in-depth credit analysis and ongoing account monitoring to strengthen your credit management procedures. Our online policy administration system, EOLIS, simplifies policy management.

**What you can do today:** Start exploring [EOLIS](#) for instant, secure access to policy information and fast coverage decisions. Reference the [EOLIS user guide](#) in your policy binder or the [EOLIS Video Tutorial](#) to get started.



## OBTAIN GREATER ACCESS TO FUNDING AND BETTER FINANCE TERMS.

Your bank may limit what you can borrow based on the perceived risk of international receivables, concentration of sales to large customers, or age of certain accounts. However, your EH credit insurance policy can enhance your borrowing relationship.

**What you can do today:** Consider notifying your lender that your accounts receivable are insured with Euler Hermes. Many EH customers find they can gain access to more working capital, thereby increasing liquidity and also securing more favorable borrowing rates.



## REDUCE DAY-TO-DAY BAD DEBT WRITE-OFFS.

You have direct access to EH Collections North America, our fully accredited collections company, through which you can receive competitively priced collection services for any uninsured losses in addition to first party receivables outsourcing and international collections.

**What you can do today:** Ask your account manager for a contact at Euler Hermes Collections North America to determine whether they can provide a more cost-effective solution to further manage your collections process.



# CAP PRODUCT SUITE

Extending more credit often goes hand-in-hand with increased risk. That's why Euler Hermes offers CAP, CAP+ and Power CAP—to provide coverage beyond what's available through your existing Euler Hermes policy—so you can make the most of every sales opportunity.

## WHEN TO CONSIDER CAP

- ✓ If you need more coverage on a partially approved limit
- ✓ If you need coverage on a declined limit
- ✓ If you currently have A/R exposure above your approved limit
- ✓ If you have peak season, one-off, or special sales opportunities

## COVERAGE WHEN IT COUNTS

CAP programs are a set of credit insurance products that can be endorsed to your existing Euler Hermes policy, enabling you to purchase additional coverage on credit limits that have been fully or partially declined. Our primary objective is to offer the most coverage under your existing policy, but there are situations where you have a need for coverage on higher risk buyers or those buyers for which limited information is available. These products allow you to make strategic trading decisions while maintaining sound financial management.

## HOW DOES COVERAGE WORK?

- Terms of the program mirror your existing Euler Hermes credit insurance policy
- Both domestic and select export markets are covered
- Coverage is available for as few as 3 months, or as long as you need the limit
- Policy deductible is not applied to CAP claims
- Not all buyers are eligible

CAP Product	Situation	Limit Size	Price	Where to request coverage	Fees
<b>CAP+</b>	Declined credit limits	Up to \$75,000	6% per year (or 0.5% per month) of the value of the limit	EOLIS online policy management system	One time \$25 credit limit fee
<b>CAP</b>	Partially approved or reduced limits	Up to \$3,000,000	2% per year (or 0.167% per month) of the value of the limit	EOLIS online policy management system	One time \$25 credit limit fee
<b>Power CAP</b>	Any large coverage need	Typically \$3,000,000 and above	variable depending on several risk factors	Direct through EH representative	No credit limit fee



Euler Hermes online services

# EH SMARTVIEW FACT SHEET

**EH SmartView is Euler Hermes' secure online risk monitoring tool that gives you direct access to exclusive market knowledge for your portfolio through a wide range of risk reports. It is designed to benefit financial, credit or risk management personnel who need to monitor their company's accounts receivable risks from a central perspective. Through its data driven resources and reports, SmartView allows you to accurately review client risk and capture growth opportunities. With one seamless interface and data refreshed daily, risk monitoring has never been easier.**

## KEY BENEFITS OF EH SMARTVIEW

- Make more strategic business decisions, with detailed knowledge of risks and growth opportunities in your client and prospect portfolio
- Gain EH's proprietary insight by viewing precise grades of each company you do business with
- Easily export and share reports and data with other teams or managers
- Save time by automating tracking and administrative duties
- Get the most value out of your policy by leveraging A/R metrics to help grow your top line and protect your bottom line

**EH SmartView is more than just a reporting tool:**

**It also enables you to better focus your sales resources on more productive opportunities that will drive growth and improve cash flow. With this tool, Euler Hermes brings you exclusive access to its proprietary knowledge – the EH Grade.**

## HOW DOES EH SMARTVIEW WORK?

With EH SmartView, you have the most up-to-date information on your buyers and their risk, your global and partial acceptance rates, your top and month-by-month exposure levels and exclusive access to our EH grades.

With this knowledge you can justify strategic decisions such as increasing margins or reducing terms of payment on high risk clients, increasing credit limits for buyers whose grades have improved, or focusing sales resources on improving sectors – all which help steer your business into safer and more profitable situations.

The information is refreshed daily, and you can continuously monitor Euler Hermes' response time to your credit limit requests, so you are always informed on the KPIs that matter to you most.

*continued on next page...*

## EH SMARTVIEW FACT SHEET (CONTINUED)

Predict and avoid riskier businesses and markets and capture growth opportunities with the EH Buyer Grade and EH Country Risk Rating.

### WHAT ARE EH GRADES?

EH assigns each customer a grade that reflects the financial health of their activity and the way they conduct business.

In the different EH SmartView reports, you will find two different types of grade: the EH Buyer Grade and the EH Country Risk Rating.

The EH Buyer Grade helps you understand the financial health and credit-worthiness of your different buyers, and the EH Country Risk Rating analyzes the economic and political environments of a country. These two grades are the core of Euler Hermes knowledge and will help you predict and avoid riskier businesses and markets, as well as help you capture growth opportunities.

### WITH EH SMARTVIEW, YOU CAN:

#### Improve the understanding of your buyer portfolio for better management

- Access exclusive EH market knowledge by viewing the grade for every named buyer
- Identify any changes in credit worthiness of your buyers
- Monitor your consolidated exposure on a buyer group
- Determine your buyer and country risk profiles
- Analyze the acceptance rate of your different EH policies by grade, trade sector or policy
- Identify any change in a country covered under your different policies

#### Enhance your Policy overview

- Follow the evolution of your monthly exposures
- Review your top exposures (20 maximum)
- Monitor our response times to your credit limit requests
- Track your pending credit limit requests

### Customize your risk monitoring experience

- Customize your risk management reports with .xls and .pdf exports
- Filter by month, currency, policy, trade sector or by grade
- Discover the “drill-down” capabilities for a deeper and more detailed approach
- Organize your different EH policies in your Policy Groups
- Modify user access to your different EH policies

### HOW DO I START USING EH SMARTVIEW?

Free access to EH SmartView is already enabled on your account. To sign in, simply log-on to your EOLIS account, go under the “useful links” tab, and click on the EH SmartView link. Once redirected to EH SmartView, you may start exploring all the different risk monitoring possibilities!



### ARE YOU A SMARTVIEW PERSON ?

#### Do you want to ...

- Spot opportunities as they arise?
- Streamline KPI reporting activities?
- Make more strategic business decisions?

Go Green by  
Paying Online  
It's fast, easy, and  
convenient!

Euler Hermes U.S.

# E-BILL EXPRESS QUICK REFERENCE

## ACCESSING E-BILL EXPRESS FROM EOLIS

- 1 Go to **Policy Administration** and **Invoice Report**. Select the invoice status and click **Continue**.

**EOLIS** Credit Services Overdue Management Information Services Policy Administration Quick menu

Declaration Reporting Policy request management Invoice Report Documents Contacts Company Search

Welcome > Policy Administration > Invoice Report

**Selection criteria** SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777  
Your broker : A D DAVIS INC

Search by Status: Open

Search by Invoice number:

Continue

- 2 Click **Online Payment** at the bottom of the invoice list to take you to the **E-Bill Express** site.

**Invoice list** SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777  
Your broker : A D DAVIS INC

Invoice number	Invoice date	Invoice amount	Amount due	Status	Description
021171098	05/26/2008	0.00 USD	0.00 USD	Paid	Sales Reporting Invoice
020758732	09/26/2005	0.00 USD	0.00 USD	Paid	Sales Reporting Invoice
021053308	09/24/2007	0.00 USD	0.00 USD	Paid	Sales Reporting Invoice
020769922	10/24/2005	0.00 USD	0.00 USD	Paid	Sales Reporting Invoice
020782105	11/28/2005	0.00 USD	0.00 USD	Paid	Sales Reporting Invoice
<b>Total:</b>		<b>1850.0 USD</b>	<b>1850.0 USD</b>		

64 records found.

[First/Previous] 1, 2, 3, 4 from 4 [Next/Last]

Download options: CSV | Excel

New Search Online Payment

continued on next page...

# E-BILL EXPRESS QUICK REFERENCE (CONTINUED)

## ENROLLING IN E-BILL EXPRESS

- 1 Access E-Bill Express through a link on the website or enter the URL into a browser.
- 2 Click **'Enroll'**.
- 3 Enter your policy number and billing zip code in the Enroll form. Click **'Validate'**.
- 4 Enter information in required fields indicated by a red star. Click **'Continue to Login & Payment'**.
- 5 Choose Login ID, Password, select security image and label, select security questions and fill in answers, check on terms of service. Click **'Continue to Billing and Payment'**.
- 6 Select Payment Method at the top of the page and click **'Continue to Step 3B'**.
- 7 Enter Payment Account information, check the I Agree box. Click **'Finish Enrollment'**.

**Don't have a Login ID?**  
 Enroll today to set up your secure user name and password, view and pay bills, and see your account status and payment history.

**Account Setup**

To verify Your identity, we need your Policy Number and Billing Zip Code

Policy Number

Billing Zip Code

## RESPONDING TO YOUR EMAIL ACTIVATION INVITATION

- 1 Go to your email account and open the email just sent to you. Click on the **'Activate'** button or hyperlink.
- 2 Your access is not activated until you click on the **'Activate'** button and you will not be able to make payments.

Please click on the button below to activate your Euler Hermes Account.

[Button not working? If so, click here.](#)

## LOGGING INTO E-BILL EXPRESS

- 1 After you activate, you may log in to pay your bill.
- 2 Enter your Login ID and Password in the designated fields. Click **'Login'**.
- 3 On the Home page, click **'Pay My Bills'** hyperlink on the top of the screen to pay certain bills.
- 4 Click the check box in the beginning of each row to select the bill you want to pay, enter or change the Payment Amount, select the Payment Method on the right hand side of the screen, select the payment date. Click **'Continue to Payment'**.
- 5 Confirm payment information and check the box "By Checking this box..." agreeing to the Terms and Conditions. Click **'Make Payment'**.
- 6 The confirmation page will display. Click **'Return to Pay My Bills'** or **'Log Out'**.
- 7 To pay all open bills at once, click **'Continue to Payment'** on the **'Home'** page.

**LOGIN**    **PAY NOW**

Login ID

Password

[Forgot your Login ID?](#)  
[Password Help?](#)

**PAYMENT SUMMARY**

0 Invoices    \$0.00

Total    [Calculate](#)

[Remove All](#)

Payment Method [Add a Payment Method](#)

Pay Date



# INTRODUCING EULER HERMES FINANCIAL CONNECT

In situations where limited information is available on your buyers (i.e., your current or prospective customers), Euler Hermes requires additional financial information to approve coverage. EH Financial Connect makes it easier than ever for your buyers to provide this data directly to Euler Hermes, streamlining the process of credit limit approval. All information provided is kept strictly confidential.

## WILL EH NEED FINANCIALS?

When you submit a Credit Limit Request, it's relatively likely that Euler Hermes will need financials if:

- 1 The CLR amount is large overall, or large relative to the company size
- 2 The buyer is relatively small and/or has a limited trading history
- 3 The buyer is a new company

## HOW DOES EH FINANCIAL CONNECT WORK?

To help facilitate the approval process of a Credit Limit Request (CLR) on a buyer requiring financial information, you can inform them that there is an easy way to provide confidential financials directly to Euler Hermes. Simply provide them a link to the portal [www.eulerhermes.us/financials](http://www.eulerhermes.us/financials) and ask that they provide the requested information, which will be promptly evaluated as part of the credit limit approval process.

The portal, powered by DocuSign, is fully secure and user-friendly. Your buyer will be given the option to complete a financial highlights form if they are unwilling to release full financials as well as the ability to sign and download a counter-signed confidentiality agreement.

## WANT TO PROVIDE YOUR COMPANY'S FINANCIALS OR THOSE OF YOUR BUYERS?

You will find the same functionality in our customer portal at [www.eulerhermes.us/financials-customer](http://www.eulerhermes.us/financials-customer). You may also continue to submit to EH as you have in the past by emailing them to your policy contact.

Visit EH Financial Connect at [www.eulerhermes.us/financials](http://www.eulerhermes.us/financials)



# INTRODUCTION TO EOLIS: YOUR CONVENIENT POLICY MANAGEMENT SERVICE

As a policyholder you have access to EOLIS (Euler Hermes Online Information Service). EOLIS empowers you with instant, secure online access to policy information, including the ability to obtain coverage decisions in real-time.

## IN EOLIS, YOU CAN:

- Access your current policy coverage and decisions report ▶
- Request a Credit Limit and monitor status in real-time ▶
- Complete a Final Sales Report ▶
- File a Claim ▶  
Step-by-Step Guide to Filing a Claim ▶
- Report Past Due Buyers ▶
- View the status of filed claims ▶

Visit [www.eolis.us](http://www.eolis.us) to access EOLIS today.

## ADDITIONAL EOLIS RESOURCES

- EOLIS Full Video Tutorial ▶
- EOLIS User Guide ▶

For assistance navigating EOLIS, please contact your servicing team by phone call or email using the contact information in the [Key Contacts](#) Section.





# REQUESTING A CREDIT LIMIT IN EOLIS

*The contents provided herein are meant as a resource for our clients. The information is for illustrative purposes only and does not constitute a policy of insurance. This information is intended to provide a general overview only. In the event of a conflict between the contents provided herein and the policy issued to you, the terms and conditions of the policy shall prevail.*

**To request a credit limit, you will need to use our policy management service, EOLIS. Below are steps for helping you navigate the system:**

- First access EOLIS at [www.eolis.us](http://www.eolis.us) and log in.
- Select the **Quick menu** at the top right of your EOLIS screen.
- Click on **Request** under the credit limits section of the drop down menu.
- Identify the buyer where you need coverage and then click “continue”.
- To begin your request:
  1. Enter the level of coverage desired. Round to the nearest dollar; do not include a comma or decimal point.
  2. Enter the terms of sale, only if they are greater than the standard terms of sale for your policy. When entering extended terms, please advise on the rationale for the longer dated terms.
  3. Please be sure to enter any additional information that will help us make a decision or obtain needed information. Examples of this might include:
    - The name and contact information (email or direct phone) of someone in the buyer’s finance department who will provide us with financial information.
    - Permission to use your company name when contacting the buyer, if not already granted. If you need a rush request on an approved buyer, contact your servicing team.

[Click here to learn how to submit an Export Credit Limit Request with Identifiers.](#) ▶

## What can you expect?

- Once a credit limit is submitted, it is reviewed by a Euler Hermes risk underwriting representative to analyze and render a decision.
- You will receive a notification of the decision via email and fax. It is also available to view in EOLIS at any time.
- If the decision is partially or fully declined, there are a few steps you can take that could help you obtain full coverage:
  1. Consider providing your permission for us to disclose your company’s name to your buyers when we contact them for updated financials, as this makes them statistically more likely to respond. In the event that our attempts to receive financial statements are not answered, Euler Hermes may also reach out to you for help – any assistance you can provide improves our ability to make the best informed credit decision possible.
  2. Contact your sales agent to discuss the account in more detail and decide if there are additional steps that can be taken to receive full coverage.
  3. Consider adding CAP, CAP+, or Power CAP coverage to your policy. Adding the CAP endorsement to your policy is free and provides coverage beyond what’s available through your existing policy. Once the CAP limit has been approved, there is a one-time \$25 credit limit fee that covers the cost of administering this limit. This is not a reoccurring fee.

For more information on requesting a credit limit in EOLIS, refer to the Increase Coverage section of Chapter 5 in the [EOLIS Video Tutorial](#).

[Click here to learn more about the CAP endorsement or ask your sales agent.](#) ▶



# COMPLETING A FINAL SALES REPORT

*The contents provided herein are meant as a resource for our clients. The information is for illustrative purposes only and does not constitute a policy of insurance. This information is intended to provide a general overview only. In the event of a conflict between the contents provided herein and the policy issued to you, the terms and conditions of the policy shall prevail.*

The final sales report for your policy needs to be completed and forwarded to Euler Hermes North America within 30 days of the end of the policy period. Final Sales Reports should be filed via EOLIS, Euler Hermes online policy management service. Below are the simple steps to complete the form online using EOLIS.

## HOW-TO REPORT FINAL SALES IN EOLIS:

- Go to [www.eolis.us](http://www.eolis.us) and login. If you need login credentials, please contact your servicing team.
- Select the **Quick menu** at the top right of your EOLIS screen.
- Click on **Declaration Reporting** from the drop down menu.
- Complete the fields. Use the chart below to help you determine the correct information for each field.
- Select **Confirm** and your Final Sales Report has been filed.

## DEFINITION OF TERMS:

**TOTAL AMOUNT** – Total Annual Sales.

**CASH SALES** – Any sales where cash was tendered by the Buyer.

**INTERCOMPANY SALES** – Any sales that were made to related companies, which include parent companies, subsidiaries, affiliates, and divisions.

**SALES EXCLUDED BY ENDORSEMENT** – Any sales made to Buyers that are specifically excluded from coverage should be listed here.

**GOVERNMENT SALES** – Any sales that were made to governmental entities unless specifically approved by endorsement.

**TOTAL COVERED AMOUNT** – Total Annual Sales minus the above exclusions.

For more information on completing a Final Sales Report, refer to the Sales Reporting section of Chapter 8 in the [EOLIS Video Tutorial](#).



*The contents provided herein are meant as a resource for our clients. The information is for illustrative purposes only and does not constitute a policy of insurance. This information is intended to provide a general overview only. In the event of a conflict between the contents provided herein and the policy issued to you, the terms and conditions of the policy shall prevail.*

# REPORTING PAST DUE BUYERS IN EOLIS

**One of the requirements under your credit insurance policy is to notify us when one of your buyers becomes past due under the original terms of sale.**

## WHEN IS A BUYER PAST DUE?

There are two thresholds that would require a policyholder to report an insured buyer as past due. Standard policy terms and conditions require that all buyers owing the policyholder in excess of \$10,000 AND that are 60 days or more past due from the invoice due date are to be reported to Euler Hermes North America via filing a Past Due Report (PDR), which can be done via our online policy management system, EOLIS. If no buyers meet both thresholds then you are not required to file Past Due Reports. The specific Past Due Reporting thresholds are set forth on the declaration page of your policy. Please ensure you check your own policy terms to ensure you remain in compliance with your policy.

## HOW-TO REPORT PAST DUE BUYERS:

- Go to [www.eolis.us](http://www.eolis.us) and login. If you need login credentials, please contact your servicing team.
- Select **Quick menu** at the top right of your EOLIS screen.
- Click on **Report Past Dues** from the dropdown menu.
- Click on the type of coverage you have on the Past Due Buyer. You may also pull up a previously reported buyer by selecting **Previous Past Due Buyer**.
- Select the buyer from the list.
- Enter the total amount that is past due and then break it down by how long each amount has been outstanding. Please round to the nearest dollar, do not use commas or decimal points.
- Select a reason for the past due from the drop down menu. Please ensure that the most appropriate reason is selected as this will allow our analyst team to determine if an investigation is needed into the health of the buyer.
- Provide an explanation in the comment box so we can better understand the situation. The more specific you can be in your comments, the better understanding our analyst team will have of the past due situation. This is especially helpful when selecting the categories of "simple overdue" or "slow pay."
- Click **Confirm** and you have filed your Past Due Report.

For more information on past due management, refer to the View List of Past Dues section of Chapter 6 in the [EOLIS Video Tutorial](#).

*Please note that the filing of a Past Due Report does not constitute the filing of a claim.*



# CLAIMS & COLLECTIONS

Euler Hermes understands that filing a claim is an important “moment of truth” in your partnership with us and we are committed to providing excellent claims and collections service. Here are the most critical steps you need to be aware of in the event you need to make a claim:

## DID YOU KNOW?

Thanks to our new small claims process, for claims of \$10,000 and below, you are only required to submit two substantiation documents – a statement of account (A/R Aging), and the oldest invoice involved in the claim, saving you significant time and effort.

### WHEN TO FILE A CLAIM:

Ensure you file your claim by the filing deadline specified in your policy documentation. The filing deadline can vary by policy, so it is your responsibility to reference and adhere to your specific deadline. However, the most common claim filing deadline is 180 days from the date of shipment.

### HOW TO FILE A CLAIM:

For step-by-step instructions on how to file a claim, refer to [chapter 7 of the EOLIS User Guide](#) or the [EOLIS Video Tutorial](#) chapter called “Filing and Updating a Claim.”

All claims should be submitted through EOLIS. To navigate to the claim filing feature, find the Overdue Management menu and click “Report a Claim.”



Filing a claim is a straightforward process when you have the right paperwork. In fact, since Euler Hermes cannot begin processing your claim until we receive all required documentation, we strongly recommend that before you begin your claim filing in EOLIS, you gather the following documents and have them saved to your computer in an electronic format, ready to upload:

- A/R Aging
- Purchase Orders
- Invoices
- Proof of Delivery
- DCL Qualifiers (If applicable)
- Securities or guarantees (if applicable)
- Retention of Title (if applicable)
- Record of Dispute (if applicable)

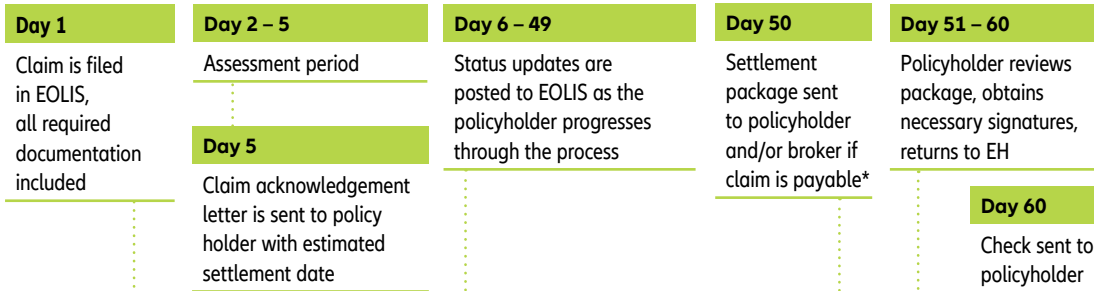
## PAYMENT PLANS

Before agreeing to a payment plan from your customer, please contact Euler Hermes for prior approval.

*see next page for what to expect once you file a claim...*

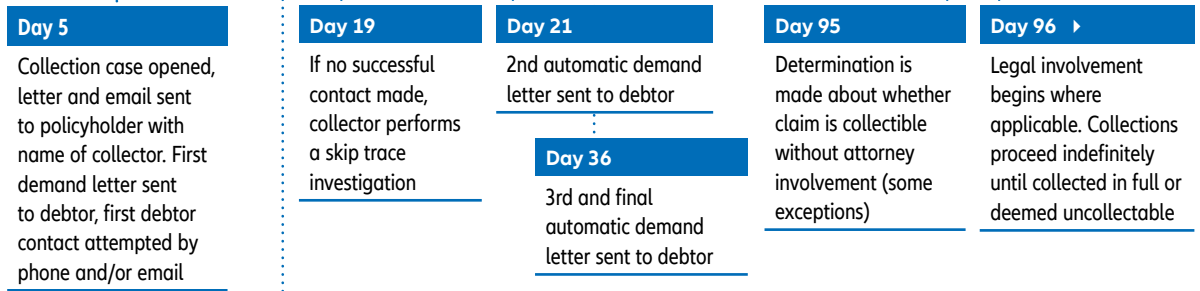
# CLAIMS & COLLECTIONS (CONTINUED)

## WHAT TO EXPECT ONCE YOU FILE A CLAIM:



### CLAIMS

### COLLECTIONS



#### Day 6 – 95

##### Ongoing collections processes (varies depending on particulars of each case):

- At least 6 phone calls and/or email attempts are made by day 45 (if no contact is established, contact is attempted at least every three days)
- Collector provides an update to the policyholder any time there is relevant progress to share OR, at a minimum, after the 3rd contact attempt and every other attempt thereafter
- Collector will brief claims representative whenever relevant information becomes available
- Negotiations will take place with debtor if collector makes successful contact

\*Timing may be subject to country waiting period for certain foreign claims – see policy language for details



# FREQUENTLY ASKED QUESTIONS & ANSWERS

Below are our top ten most frequently asked policy, and or policy administration, questions and answers.

## 1. How long does a named coverage/export limit request take to get answered?

If not immediately auto approved via the risk system the limit will be reviewed and responded to within 10–15 business days.

## 2. Why did I get billed for both named and EZ Cover fees for the same buyer?

EZ cover and named coverage are two separate and distinct levels of coverage and review.

In most cases, EZ cover provides a quick answer (1-10 rating with corresponding values), not necessarily an answer garnering a specific amount of coverage or coverage at all (numbers 8–10 garner ZERO cover). If named coverage needs to be requested, it is a different level of review, requires additional information to be provided (as needed for RR8 or NR buyers). The enhanced review for \$55 will be charged for domestic named buyers and the \$40 EZ cover fee will be deducted at the time of invoicing. Please send in the item to your servicing team via email.

## 3. I already paid my premium invoice. Why am I receiving another invoice for limit fees?

Your premium is the price paid for the policy of insurance only. Requests for credit on individual buyer(s) added to your policy generate a separate limit fee for each inquiry.

## 4. I submitted a buyer for EZ Cover and didn't receive an instant answer. Why not?

Sometimes the limit takes just a few seconds longer to be received in EOLIS than the confirmation screen takes to generate. You should first check your list of coverage to see if the grade has actually been generated. If the limit is still showing as pending, it means we need review the buyer in order to provide the most accurate information to you. A notification will be sent once the grade has been updated in EOLIS.

## 5. I can't find my buyer in EOLIS. How do I submit this request?

You would create the buyer via EOLIS. If you are unsure of how to create the buyer request online please

forward your inquiry directly to your servicing team via phone call or email using the contact information in the [Key Contacts](#) section for further training assistance.

## 6. My request was declined due to limited information. What kind of information is the underwriter looking for?

We are seeking any and all information you are able to provide from bank and trade information to audited financial statements. If it pertains to the financial health of your buyer please make sure to send it in to us via scanned email attachment to your servicing team.

## 7. My buyer changed their name/address. What do I do now?

Please email your servicing team with your policy number and the Euler ID of the buyer. It may also be helpful to provide the direct contact person at D&B where applicable so that the information can be investigated and updated where possible.

## 8. How do I view my coverage report?

Coverage may be viewed by accessing the quick menu in EOLIS, and selecting "View List of Current Limit Decision." Then follow these steps.

1. Click on amounts/answered/between/view
2. Sort criteria and choose your preference or once in view mode click column lead (i.e. abc order)
3. To print click on print or excel conversion at the bottom
4. View limits for EZ Cover using the quick menu similarly

## 9. How do I register additional users for EOLIS?

To register additional users for EOLIS, please email your servicing team using the contact information in the [Key Contacts](#) section.

## 10. Why did my EZ Cover Limit auto-renew?

EZ Cover limits auto-renew at the end of the policy year unless cancelled. You will incur new fees when the renewal takes place.

For further information please feel free to contact **Drew Tapino, VP, Director of Customer Service, U.S.:**

Email: [Andrew.Tapino@eulerhermes.com](mailto:Andrew.Tapino@eulerhermes.com)

Phone: 410-753-0731



**YOUR POLICY**



**KEY CONTACTS**



**POLICY MANAGEMENT**



**EOLIS USER GUIDE**





# A STEP-BY-STEP GUIDE FOR HOW TO USE EOLIS

## TABLE OF CONTENTS

1. Introduction

---

2. How-to Login

---

3. Navigating EOLIS

---

4. Credit Management Services

---

a. Request a New Credit Limit

---

b. Change an Existing Credit Limit

---

i. Increase a Credit Limit

---

ii. Cancel or Reduce a Credit Limit

---

iii. Credit Limit Reporting

---

5. Overdue Management

---

6. Past Due Reporting

---

7. Claims Management

---

8. Collections Management

---

9. Policy Administration



The Euler Hermes Online Information Service, EOLIS, was developed to help you easily manage and administer your credit insurance policy with Euler Hermes. Due to the amount of functionality included in the system, we have developed this user guide to help you become more familiar with EOLIS.

If there is an aspect of EOLIS that is not addressed in this user guide, please contact your servicing team by phone or by email using the contact information listed in the [Key Contacts](#) section with any questions, including login or other technical issues. You may also refer to the [EOLIS Tutorial Video](#) for step-by-step instructions on how to complete most tasks in EOLIS.

## HOW-TO LOGIN

- To access EOLIS, please visit [www.eolis.us](http://www.eolis.us).
- If you haven't received your user ID and password, please contact your servicing team. For verification purposes, please have available:
  - Your Euler Hermes policy number
  - The inception date of your policy
  - Zip code
- Your user ID and password are assigned by the system and will be emailed or relayed over the phone. For security purposes, we may need to verify additional information before giving you your login credentials.
- Upon logging in, you will be asked to create your own custom password. Your password will need to contain certain elements as listed on the "Change Your Password" screen.
- For additional protection, your password is only valid for 90 days – you will be automatically prompted to change at that time.
- You will be required to fill in some basic personal information for communication purposes.

## LOGIN PAGE FUNCTIONS AND TIPS

### Add to Favorites

When you access EOLIS for the first time, we recommend that you select the link which reads "Click here to add this page to your favorites." EOLIS will now be bookmarked on your computer for easy access in the future. For additional ease of use, you can also save your user ID by checking the "Remember Login Information" box. For security purposes, your password cannot be bookmarked.

### Pop-up Settings

If you have trouble accessing EOLIS, it is possible that your internet settings are preventing the website from loading properly. The EOLIS homepage is generated by way of a pop-up window. Therefore, if you have a pop-up blocker, you will need to alter those settings to properly access EOLIS. In most cases, your pop-up blocker will alert you and allow you to "Always accept pop-ups from this site".

## DID YOU KNOW?

When the back button is not available, you can navigate to a previous page by hitting the “Backspace” button on your keyboard!

### I Forgot My Password

To recover your password, simply click on “Forgotten password?” on the login page and follow the instructions. You will receive a confirmation email with your password to the email address on file or to the one you specify. If the email address you enter does not match the one in your profile, an email will be sent to both addresses.

### Language Preference

EOLIS is available in English, Spanish, and Canadian French. Click “Remember login information” and we’ll save your user ID and language preference to your computer.

### Screen Resolution

EOLIS has been optimized to work with a screen resolution of 1024x768 pixels. Other resolutions may result in buttons at the bottom of the page being obscured from view. If this happens, please maximize the screen or change your screen resolution accordingly (On your PC: Go to START, control panel, and then display settings).

## NAVIGATING EOLIS

### Main Menu

1. **Credit Services, Overdue Management, Information Services, and Policy Administration:** These are primary access points to policy functions by category. Clicking on any of these four items will open a drop-down of a submenu that will allow access to specific functions.
2. **Quick Menu:** One-stop access to all EOLIS functions – RECOMMENDED FOR EASIEST NAVIGATION
3. **Security Information Display:**
  - a. User identifier with link to edit personal information
  - b. Last login date/time
  - c. Date that current password will expire with link to change at any time
4. **Company Search:** Allows user to search for a buyer and, if applicable, easily manage multiple policies.
5. **Policy Identifier:** Displays information relating to the policy you are currently working on, including the policy registration (usually a company name), type of policy, and policy number.

## WELCOME PAGE

Welcome to EOLIS. **Test ACCOUNT.** [Edit my personal information]

You last signed into Eolis on February 05 2016 20:26:33.  
Your password will expire on 05/04/2016. [Change password]

**SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777**  
Your broker : A D DAVIS INC

**My bookmarks** Edit

- Credit Limits - View a Credit Limit
- Credit Limits - Cancel credit limit
- EZ Cover - Request
- EZ Cover - View List

**Notice board** Edit

- **Test Account Reminder: Please don't submit Credit Limit Requests over \$4000**
- Documents unavailable Sunday 2/7
- There are 4730 EZ Cover Credit Limits expiring in the next two months

**Useful links**

- Site map
- Economic Research
- Help
- FAQ
- Access EH SmartView
- EH SmartView user guide link

**My policy list** Edit

- Click on the Edit button to add a policy to the list
- ✓ 7777777 - SYSTEMS TEST (WWW SITE) TEST INC

**Last 25 Credit Limit Decisions (< 30 Days)** | Pending requests (10 oldest)

Identifier	Euler Hermes ID	Company name	Responses
794760889	0088253850	ASTRA OIL COMPANY LLC	02/03/2016 1,000 USD agreement
030678494	0004859609	DEDICATED COMPUTING LLC	02/01/2016 0 USD Full cancellation
825531932	0104535018	ACE PROPANE LLC	02/01/2016 0 USD Full cancellation
793142753	0104539849	ACCESSORIES PLUS	02/01/2016 0 USD Full cancellation

> View all limits

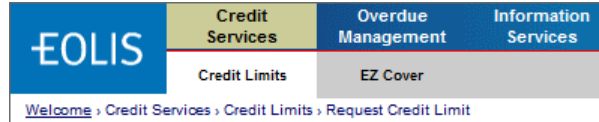
The Welcome Page is the nerve center of your EOLIS interface. Here you will find quick links to common and/or frequently used functions.

1. **My Bookmarks:** You may add up to six commonly used tasks to a list of bookmarks (i.e.: Coverage requests, Past Due Reports, etc.). Simply select the “Edit” button and choose from the list of available functions.
2. **Notice Board:** If there is a message which requires your attention, it will be posted here. Urgent messages will pop-up when you initially log on to the system.
3. **Useful Links:** Quick access to a site map of EOLIS, Frequently Asked Questions (FAQ), Assistance (contact us by email or phone), and [this] user guide.
4. **My Policy List:** Most users only have one policy to manage. However, for those with multiple policies, we’ve created easy access to the five most used policies. Select the “Edit” button in order to add or remove a policy to the list. *Note: this list is static and completely controlled by the user. When your policy expires and a new policy is put in force, you will need to remove the old policy from the list and add the new one with the “edit” function.*
5. **List of Credit Limit Decisions:** For your convenience, we display the last 25 credit limit decisions and the ten oldest requests that are still pending in our system in real time. Simply click on the applicable tab to view. Additionally, if your total number of limits exceeds what’s displayed on the screen, simply click on “View all limits” to pull the entire list.

**HINT!** You may return to the Welcome Screen at any time by clicking on the “Welcome” link at the top left corner of the screen. This is also called a “Breadcrumb” because it leads you back to where you started!

6. **Other Welcome Page Functions:**

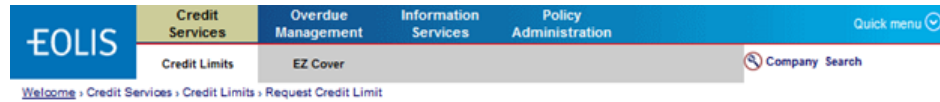
- **Selected Company Detail:** If you already have a buyer in the “queue,” this link will show the basic information regarding that buyer
- **EOLIS Assistance:** Send a formatted electronic message or call us.
- **Sign Out:** Click here to end your EOLIS session.



**CREDIT MANAGEMENT SERVICES**

Under the “Credit Limits” sub-heading, you have the following options (click on link to fast forward):

- **Request:** Submit a new buyer for coverage
- **View Limit:** View/search for a covered named buyer
- **Cancel Request/Credit Limit:** Cancel a current or pending credit limit request
- **List of Current Limit Decisions:** View all decisions related to your credit limit requests



**REQUEST A NEW LIMIT**

Click on the “Request Credit Limit” from the Main or Quick Menu. You will need to identify your buyer by one of the following methods:

1. Euler ID or DUNS number
2. Company name (& address)
3. Company phone number

If searching by name, please note that providing more complete information yields better results (fields with an \* are mandatory). *If you cannot find the company on our system, please select “Not Found.”* The next page will prompt you to enter all relevant information and take you through the remainder of the process.

**Important!** It is critical to be sure that your Euler Hermes credit limit is in place on the correct legal entity to avoid complications with claims processing that may include rejection of your claim.

<b>Requested Amount</b>	➔	Enter amount of desired coverage
<b>Terms of Sale</b>	➔	Optional; enter a value in this box only if the terms for this particular buyer are GREATER than your policy’s standard terms of sale. For terms of sale less than or equal to your policy’s standard terms, leave blank.
<b>Add a Comment</b>	➔	Optional; enter any pertinent information that will help the underwriter make a decision. We understand that most requests are urgent and promise to always answer your requests as quickly as possible. Entering comments that are not critical will delay the decision (i.e.: “Please rush”, “Order pending”, “New Customer”, etc.).
<b>Your Customer Reference</b>	➔	This refers to a reference number, ID, or other code that you use internally to identify the buyer.
<b>Past Dues/Outstandings</b>	➔	Coverage may be contingent upon any past dues that exist at the time of a Credit Limit Request. Therefore, it is imperative that you notify us if any exist. Click on the “Declare Past Dues” button at the bottom of the page and follow the instructions.



## CHANGE AN EXISTING LIMIT

### To Increase a Limit:

From the Welcome Screen, go to “Last 25 Credit Limit Decisions” and click “View all Limits.” By default, the limits are sorted by date – Click on “Company Name” to sort alphabetically. Select the buyer and their detail screen will appear. Next, select “Increase Limit,” and once the following screen appears enter the applicable information and hit “Continue.”

**Credit Limit Request**

Latest decision : Agreement : 15,000 USD  
 Permanent Limit : 15,000 USD      Date : 12/09/2008  
 Request pending: 25,000 USD      Date : 12/09/2008

**Limit request :**

Amount :  USD ?

Standard credit period as in your policy : 60 days

Credit period if not within those mentioned above :  days Add a comment

Your customer reference :

If you enter a credit period longer than your standard credit period and / or if you add a comment, your request will be referred to an U/W for a decision.  
 If you have Outstandings / Past dues on this buyer, select 'Declare past dues' otherwise select 'Continue'.

Declare past dues 
Continue

### To Cancel or Reduce a Limit:

From the Welcome Screen, go to “Last 25 Credit Limit Decisions” and click “View all Limits.” By default, the limits are sorted by date – Click on “Company Name” to sort alphabetically. Select the buyer and their detail screen will appear. Here, you will find access to both functions. See illustration below.

**Credit limit enquiry** Euler Hermes    confidential

**Current credit limit :**

Latest decision : Agreement : 15,000 USD  
 Permanent Limit : 15,000 USD      Date : 12/09/2008      [Reduce limit](#)

Request confirmation id : 84350239

Your customer reference :  [Update your customer reference](#)

**Credit limit request pending**

Latest request : 12/09/2008    Awaiting decision  
 Amount : 25,000 USD

Your customer reference :   
 Request confirmation id : 84358474  
 Comment : no comment entered

Coverage is subject to the terms and conditions of your policy, including prompt payment.

Cancel 
Print 
New request 
History 
Back

**Click here to REDUCE coverage**

**Click here to CANCEL coverage**

**Click here to INCREASE coverage**

## CREDIT LIMIT REPORTS

This process allows you to generate a customized credit limit report, using a number of filters. By default, "All the decisions" is selected which provides a full list of all credit limit requests, regardless of the decision (agreement, withdrawal, etc.). You can "view" the list on screen or "download to excel".

## OVERDUE MANAGEMENT

"Overdue Management" is the phrase that we use to describe all functions relating to those buyers who fail to pay you on time. By clicking on "Overdue Management" at the top of the screen, you will activate three sub-menus, which include:

- **Past Due Report:** File and view your monthly Past Due Reports
- **Claims Management:** File new claims and view existing claims
- **Collections Management:** File new placements and view details for Insured and uninsured claims



## PAST DUE REPORTING (PDR)

**Declaration:** If you are reporting a buyer past due, you must first identify the buyer (see Figure 1 below) by selecting one of the following:

- **New Buyer:** perform a search to identify a buyer with discretionary coverage (that is, not “named” to your policy)
- **Previous Past Due Buyers:** pulls a list of buyers related to prior past due reports
- **Buyer from List of Current Limit Decisions:** Report a buyer

**EOLIS** Credit Services Overdue Management Information Services Policy Administration Quick menu

Collections Past Due Report Claims management Company Search

Welcome > Overdue Management > Past Due Report > Report Past Dues

**Selection criteria** SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777  
Your broker : A D DAVIS INC

I would like to report past dues on a...(for the current period 01/2016)

New buyer (Discretionary coverage)  
 Previous past due buyer  
 Buyer from the list of current limit decisions  
 EZ Cover

Continue

If you cannot find the company in our system, you may confirm the buyer is ‘Not Found’ and provide as much detail as possible – address, phone, etc. Even though the buyer is not “confirmed” you can still proceed with the report.

Once you identify your buyer, you will need to provide a number of details including the overdue and total amounts, the oldest due date, terms of sale, any relevant comments relating to the past due, etc. (see below, figure 2). At least one “Amount xx days past due” field must be populated or an error will occur.

**Past due declaration**

You are declaring this buyer past due for the 01/2016 period (Please omit decimal places)

\* mandatory

Declaration date : 02/05/2016 (mm/dd/yyyy) \* Reason : [dropdown] Currency : USD

\* Total amount owed : [input]  
 Amount 60 days past due : [input]  
 Amount 90 days past due : [input]  
 Amount 120 days past due : [input]  
 \* Terms of sale : [input]

Comments (up to 90 characters) : [text area]

\* mandatory

Confirm

### View List of Past Dues

Here, you can view reports from previous declaration periods (months). The current month and year is shown by default. To change, simply enter the month and year (mm/yyyy) or click on the calendar icon. A calendar with the current month and year will appear - click on the left and right arrows to find the correct month then click anywhere on the calendar to select that month. Select "Continue" to find the applicable report.

The screenshot shows a web form titled "Selection criteria" with a blue header. In the top right corner, it displays "SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777" and "Your broker : A D DAVIS INC". The form contains three mandatory fields, each marked with an asterisk. The second field is "Declaration month", which has a text input containing "01/2016" and a calendar icon. A calendar for "January 2016" is open, showing days from 1 to 31. A "Continue" button with a right-pointing arrow is located to the right of the calendar.

### CLAIMS MANAGEMENT

A separate, detailed guide for how to file a claim is provided on page 33. [Click here to view.](#)

### COLLECTIONS MANAGEMENT

Collections is an integral service and the collections process will begin after you submit a claim as above. You may also view the status of all cases related to the current policy that you are navigating. In addition to the status, you also have access to individual collectors' notes, describing their attempts to contact and interactions with debtors and the disposition thereof. To inquire about collections services for uninsured buyers, contact your servicing team.

### POLICY ADMINISTRATION

#### Sales Reporting

Whether your policy requires you to declare sales turnover monthly, quarterly or once a year, this task can be accomplished easily and quickly here. Simply choose the relevant period and fill in the appropriate amount. Past reports may be viewed here, as well.

#### Invoice Report

EOLIS allows you to access all invoices for your policy, whether they are open or paid. You can also export a summary of these invoices to Excel.

#### Documents

For your convenience, all of your policy documents are stored on EOLIS and may be viewed, downloaded or printed. Also, we have assembled other "frequently used" or common forms, publications, country reports, and more!

#### Contact Management

The contacts section of EOLIS allows you to easily identify your policy servicing team and also allows you to review who has access to your policy through EOLIS. If you would like to revoke a particular user's access to your policy, please send a request to your servicing team, by phone or email using the contact information in the [Key Contacts](#) section.






# FILING A CLAIM IN EOLIS: A STEP-BY-STEP GUIDE

As your credit risk management partner, Euler Hermes understands that a smooth and efficient claims process is integral to your company's cash flow continuity and bottom line success. We have taken your feedback about your claims experience and made several improvements to serve you better. Central to these improvements is an enhanced EOLIS claims filing experience and a phase-out of the paper claims form. Filing a claim in EOLIS is easier than ever, and your use of the system ensures we can begin processing your claim quicker and provide better communication about your claims status as it moves through the process. This guide provides easy, step-by-step instructions on filing and amending a claim in EOLIS. As always, do not hesitate to contact your servicing team using the contact information on [page 7](#) if you require any assistance.

## 1 LOGIN TO EOLIS BY VISITING [WWW.EOLIS.EULERHERMES.COM](http://WWW.EOLIS.EULERHERMES.COM)

## ONCE LOGGED IN, YOU WILL ARRIVE AT YOUR HOME SCREEN.

home screen 

2

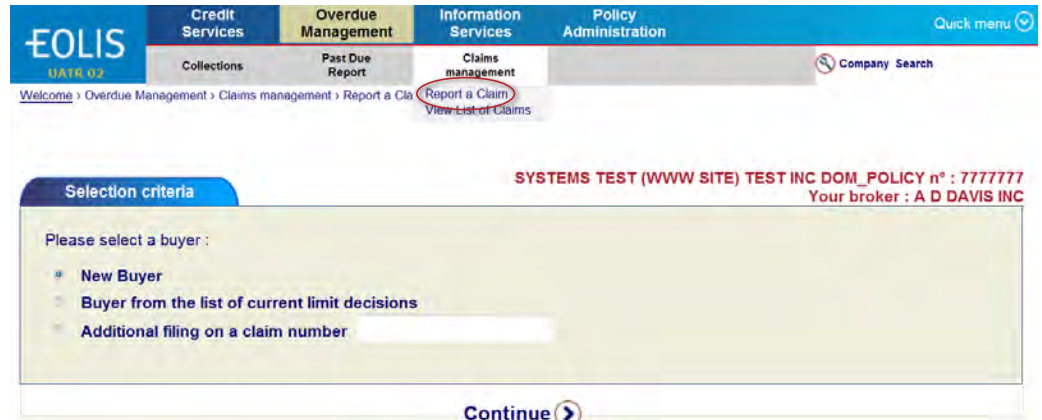
**NAVIGATE TO THE CLAIM FILING FUNCTION IN ONE OF TWO WAYS:**

- For option one, using the top navigation bar, click “Overdue Management,” then click “report a claim.”
- For option two, click on “Quick menu” in the upper right corner to reveal a menu of options. On the menu, look for the “Claims Management” section and select “Report a claim.”

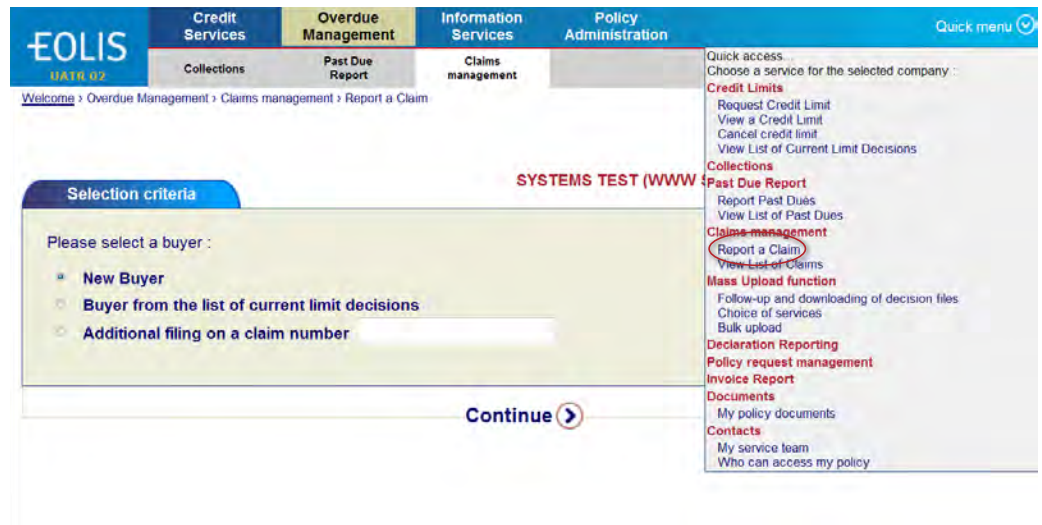
**DID YOU KNOW?**

Thanks to our new small claims process, for claims of \$10,000 and below, you are only required to submit two substantiation documents – a statement of account (A/R Aging), and the oldest invoice involved in the claim, saving you significant time and effort.

option 1



option 2



Please note the information in the pop-up. To save time, ensure you have all the required documents prior to proceeding.

#### Message Details

Before proceeding with claim filing, please ensure you have and can upload the following documentation:

- A/R aging
- Purchase Orders
- Invoices
- Proof of delivery
- DCL qualifiers (if applicable)
- Securities or Guarantees (if applicable)
- Retention of Title (if applicable)
- Record of dispute (if applicable)

Before proceeding, please also note that EOLIS is programmed to time out after fifteen minutes on each page. This feature is in place for security purposes and we apologize for any inconvenience it may cause.

In light of this security feature, we strongly recommend that you plan to complete the entire claim filing process when you have uninterrupted time at your computer to avoid loss of progress. You will be allowed as much time as you need to complete the process, but you must be present to request more time at the end of each time out period.

3

**IN THE "REPORT A CLAIM" SECTION, YOU HAVE THREE OPTIONS. YOU CAN:**

- A. File a claim on a buyer from your list of current limit decisions
- B. File a claim on a new buyer
- C. File additional documentation on an existing claim in the system

## A. FILE A CLAIM ON A BUYER FROM YOUR LIST OF CURRENT LIMIT DECISIONS

A1

**TO USE YOUR LIST OF CREDIT LIMIT DECISIONS TO CHOOSE A BUYER, CLICK THE RADIO BUTTON NEXT TO "BUYER FROM THE LIST OF CURRENT LIMIT DECISIONS" AND CLICK "CONTINUE."**

The screenshot shows the EOLIS web application interface. The top navigation bar includes 'Credit Services', 'Overdue Management', 'Information Services', and 'Policy Administration'. The 'Overdue Management' section is active, showing 'Collections', 'Past Due Report', and 'Claims management'. The breadcrumb trail is 'Welcome > Overdue Management > Claims management > Report a Claim'. The main content area is titled 'Selection criteria' and contains the text 'Please select a buyer :'. There are three radio button options: 'New Buyer', 'Buyer from the list of current limit decisions' (which is selected), and 'Additional filing on a claim number'. At the bottom right, there is a 'Continue' button with a right-pointing arrow. A hand icon is pointing to the 'Continue' button. In the top right corner, there is a 'Quick menu' icon. The page also displays 'SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777' and 'Your broker : A D DAVIS INC'.

**A2**

The resulting screen will display all credit limit decisions submitted during your active policy period, including limits rolled over from previous policy years as well as cancelled and declined requests. You can sort this list by clicking on any of the column headings. For example, you can click "Date" to sort from newest to oldest CLR.

**SELECT THE CORRECT BUYER BY CLICKING ON THE COMPANY NAME.**

Euler Hermes North America Insurance Company confidential information as of : 09/29/2015  
**SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777**  
 Your broker : A D DAVIS INC

**List of current limits**

Buyers				Requests		Responses			
Identifier	Euler ID	Company name	Country	Customer reference	Date	Amount	Date	Amount	Decision
250921439	0102632194	1398291 ALBERTA LTD	CANADA (CA)				04/01/2014	0 USD	Rollback due to pol xfer
149089836	0080439491	152 SEAFOOD RESTAURANT	US		03/07/2013	4,000 USD	03/07/2013	0 USD	Unable to cover
247371938	0106713422	1562577 ONTARIO INC	CANADA (CA)	Shelagh			04/01/2014	0 USD	Rollback due to pol xfer
205253482	0094998486	1562711 ONTARIO LTD	CANADA (CA)	DBR Transport			04/01/2014	0 USD	Rollback due to pol xfer
	0080589850	1565385 ONTARIO INC	CANADA (CA)	Error Sheet P002318	02/09/2005	0 USD	02/09/2005	0 USD	Full cancellation
203163670	0103921852	1693117 ONTARIO LTD	CANADA (CA)	N K Freight Systems			04/01/2014	0 USD	Rollback due to pol xfer
248270386	0107239634	2000438 ONTARIO INC	CANADA (CA)	Barbara			04/01/2014	0 USD	Rollback due to pol xfer

**A3**

**WHEN YOU ARE READY TO PROCEED, ENTER ALL AVAILABLE INFORMATION ABOUT YOUR CONTACT INFORMATION AND YOUR BUYER'S CONTACT INFORMATION, NOTING THE MINIMUM MANDATORY FIELDS MARKED WITH ASTERISKS.**

**Buyer Details**

DUN : 828026943 Euler ID : 0111125127 Type of Company : COMPANY LEGAL FORM  
 Buyer Name: TEST  
 Registered Address : TEST NEW YORK, New York 10023 United States  
 SIC Description : Unk trade sector activity

**Claim declaration**

\* mandatory  
**Your contact information :**

\* First Name  \* Fax   
 \* Last Name  \* Phone   
 Title  \* Email   
 Address 100 E. PRATT STREET

**Buyer contact :**

\* First Name  Fax   
 \* Last Name  \* Phone   
 DBA/Trade Name  Cell Phone   
 \* Title  Email

**A4**

**NEXT, UNDER “CLAIM DETAIL,” SELECT THE FOLLOWING FROM THE DROP DOWN MENUS:**

- Non-payment reason
- Type of coverage
- Currency

**Claim detail :**

* Non-payment Reason	Past Due
Type of coverage	Insolvency
Currency:	Political Risk
Your buyer number	Past Due
	Repudiation

**Note:** The “your buyer number” field is provided for your convenience if you wish to denote an internal accounting identifier. It is not required by Euler Hermes and you may leave it blank if you wish.

**A5**

**UNDER THE INVOICES SECTION, YOU HAVE TWO OPTIONS.**

You may select the number of invoices from the “invoice number” drop-down menu and enter in the required information for each individual invoice in the fields below.

Alternatively, Euler Hermes would be happy to enter your invoice data for you – simply select “+15” from the “Invoice number” drop-down menu and only enter your total claim amount in the resulting field. Note that you do not need to have 15 or greater invoices to select this option and **either way, invoice documentation will be required to process your claim.**



**IMPORTANT**

**Invoices :**

Invoice number : 1-15  
+ 15

In order to add an invoice, please fill in all the following fields and click on the "Add invoice" button.

*Invoice Date (mm/dd/yyyy)	*Ship Date (mm/dd/yyyy)	*Terms - Numeric Value Only (COD must be entered as zero '0') ?	*Amount ?	Taxes ?	Other Charges	*Total Invoice Amount ?
<input type="text"/>	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00	0.00

Add invoice

No invoice

If you choose “+15,” simply add the total dollar amount of your claim.



**Invoices :**

Invoice number : + 15

Please ensure that all invoices are forwarded to the Claims Department by fax or mail.

Amount of claim :  USD

**Note:** If you choose to manually add each invoice, note that by hovering your mouse over each question mark provides more information on each field to help guide you.

**A6 UNDER THE “SPECIAL INSTRUCTIONS” SECTION, PLEASE ADVISE EULER HERMES AS TO WHETHER THE CLAIM IS DISPUTED.**

If your claim is disputed, we will require documentation, which you can upload in the “Other” category in the “Attachments” section below.

The “Your comment” field is your open-text opportunity during the initial filing process to provide any additional information you feel may be helpful for Euler Hermes as we process your claim. Don’t worry about being exhaustive here – you can always contact the claims department after filing with additional pertinent information.

**A7 IN THE “ATTACHMENTS” SECTION, PLEASE UPLOAD ALL REQUIRED DOCUMENTATION TO SUPPORT YOUR CLAIM.**

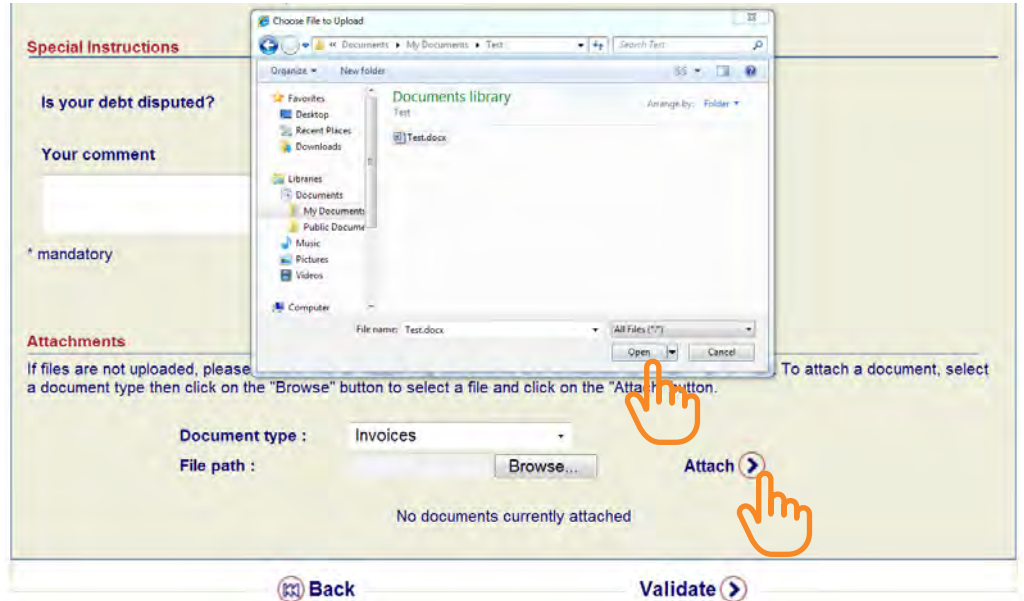
**! IMPORTANT**

This is a critical step, as Euler Hermes cannot proceed with processing your claim until we have received all required supporting documentation.

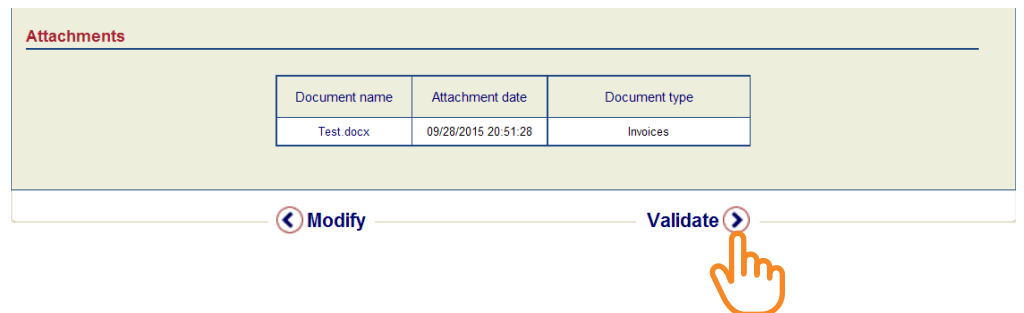
To begin, select each document type, one at a time, beginning with invoices. While the system allows you to upload only one file at a time, for your convenience, you may choose to consolidate all similar files into a single attachment – for example, a single document with multiple invoices.

You are also welcome to consolidate all required documents together into a single mixed file – simply choose the “Other Documentation” type on the menu. Please bear in mind that **the maximum file size per document is 10MB.**

**A8** **ONCE YOU HAVE SELECTED THE CORRECT DOCUMENT TYPE**, click the “Browse” button to navigate to the location on your computer where your file is saved. Select the document, click “Open,” and then click “Attach.” Repeat this process for each required supporting document type.



**WHEN YOU ARE FINISHED UPLOADING ALL DOCUMENTS, CLICK “VALIDATE.”**



**A9**

**THIS PAGE IS YOUR FINAL VALIDATION SCREEN, ALLOWING YOU TO VERIFY ALL ENTERED INFORMATION.**

Click "Modify" or press the Backspace key on your computer to correct any incorrect information. Once you have verified all information, please check the box indicating your agreement to provide all supporting documentation within 30 days, if you have not already uploaded it. Upon analysis of your documentation, a claims representative will contact you if there is missing information. Once complete, click "Validate."

Please note that there is an option to upload additional documents to existing claims in EOLIS. See section C, below.

**SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 777777**  
**Your broker : A D DAVIS INC**

Buyer Details		
<b>DUN :</b> 828026943	<b>Euler ID :</b> 0111125127	<b>Type of Company :</b> COMPANY LEGAL FORM
<b>Buyer Name:</b> TEST		
<b>Registered Address :</b> TEST NEW YORK, New York 10023 United States		
<b>SIC Description :</b> Unk trade sector activity		

Claim declaration									
* mandatory									
Your claim is not finalized until a claim number has been generated.									
<b>Your contact information :</b>									
* First Name	Bob	* Fax	1234567890						
* Last Name	Smith	* Phone	2345678901						
Title	Accounts Receivable	* Email	bobsmith@test.com						
Address	100 E. PRATT STREET								
<b>Buyer contact :</b>									
* First Name	Sarah	Fax							
* Last Name	Jones	* Phone	4567890123						
DBA/Trade Name		Cell Phone							
* Title	Accounts Payable	Email							
<b>Claim detail :</b>									
* Non-payment Reason	Past Due								
Type of coverage	Named								
Currency:	USD								
Your buyer number									
<b>Invoices :</b>									
No invoice									
Amount of claim :	10,000.00 USD								
<b>Special Instructions</b>									
Is your debt disputed?	No								
Your comment									
* mandatory									
<input checked="" type="checkbox"/> I agree to supply the supporting documentation within 30 days of this filing. I understand that if I do not provide the documentation, Euler Hermes reserves the right to withdraw this claim.									
<b>Attachments</b>									
<table border="1"> <thead> <tr> <th>Document name</th> <th>Attachment date</th> <th>Document type</th> </tr> </thead> <tbody> <tr> <td>Test.docx</td> <td>09/28/2015 20:51:28</td> <td>Invoices</td> </tr> </tbody> </table>				Document name	Attachment date	Document type	Test.docx	09/28/2015 20:51:28	Invoices
Document name	Attachment date	Document type							
Test.docx	09/28/2015 20:51:28	Invoices							

◀ Modify

Validate ▶






**A10** YOUR CLAIM INFORMATION WILL BE RETAINED WITHIN EOLIS FOR FUTURE REFERENCE, BUT IF YOU REQUIRE A PAPER RECORD, YOU MAY PRINT THIS SHEET BY CLICKING “PRINT WITH COVERSHEET.”

**Attachments**

Document name	Attachment date	Document type
Test.docx	09/28/2015 20:51:28	Invoices

I agree to supply the supporting documentation within 30 days of this filing. I understand that if I do not provide the documentation, Euler Hermes reserves the right to withdraw this claim.

[Print with coversheet](#) 

[Selected Company Detail](#) [EOLIS assignment](#) [Sign Out](#)

## B. FILE A CLAIM ON A NEW BUYER

**B1** NOW LET'S RETURN TO THE BEGINNING OF THE PROCESS TO EXAMINE THE SECOND OPTION TO FIND A BUYER.

To proceed with filing a claim on a new buyer, select the radio button next to “New Buyer” and click “Continue.”

**EOLIS** 11A 111 02

Credit Services | **Overdue Management** | Information Services | Policy Administration | Quick menu

Collections | Past Due Report | Claims management | Company Search


Welcome > Overdue Management > Claims management > Report a Claim

SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777  
Your broker : A D DAVIS INC

**Selection criteria**

Please select a buyer :

- New Buyer**
- Buyer from the list of current limit decisions
- Additional filing on a claim number

[Continue](#) 

**B2**

**YOU WILL NOW NEED TO IDENTIFY THE BUYER.**

First, select the buyer’s country. Next, select the radio button for the search method you prefer to use. You can search by:

1. A unique identification number – this often yields the most accurate results if available.
2. Geographic location – the minimum information required is the company name and state, but the results may be more accurate with additional information
3. Phone number

Fill in the required search criteria and click “Continue.”

**EOLIS**  
UATR 02

Credit Services | **Overdue Management** | Information Services | Policy Administration

Collections | Past Due Report | Claims management | Company Search

Quick menu

Welcome > Overdue Management > Claims management > Report a Claim

**Company Identification** SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777  
Your broker : A D DAVIS INC

\* mandatory

Select a country : UNITED STATES

Select only one of the radio button options shown below.

Search by identifier

---

\* Euler ID :  OR \* Identifier : DUNS number   
Help on identifier

Search Criteria ?

---

\* Company/Business Name:

Street Number :  Street Name :

Post/Zip Code :  Town :

\* State :

Search by phone number ?

---

Phone number :

\* mandatory

Continue  Clear

[Selected Company Detail](#) [EOLIS assistance](#) [Sign Out](#)

**B3**

**SELECT THE CORRECT BUYER BY CLICKING ON THE COMPANY NAME.**

Then click "Continue" and proceed with the Claim Declaration in the same manner as described in sections A3 – A10.

**EOLIS** UATR 02

Credit Services | **Overdue Management** | Information Services | Policy Administration

Collections | Past Due Report | Claims management | Company Search

Welcome > Overdue Management > Claims management > Report a Claim

SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777  
Your broker : A D DAVIS INC

Identifier	Euler ID	Company/Business Name	Address
828026943	0111125127	TEST	TEST NEW YORK 10023
161832485		TEST CORP	325 8TH ST BROOKLYN 11215
624592551		TEST	123 TEST NEW YORK 10001
143644537		OMALLEY, DEIRDRE COURT RE	4601 39TH AVE APT 111 LONG ISLAND CITY 11104
100398502		UTICA CITY SCHOOL DISTRICT	1151 ALBAN Y ST UTICA 13501
108995002		TEST CO	38 GLEN HE AD RD GLEN HEAD 11545
190150354		TEST INC	49 HELEN S T BINGHAMTON 13905
170913771		DRUG TEST CO	864 BEECH DR NISKAYUNA 12309
036052834		TEST DATA TEST DATA TEST DATA	321 MAIN S T ONEIDA 13421
047878923		APP TEST	120 E 23RD ST NEW YORK 10010
798725149	0030065728	AH ELECTRONIC TEST EQUIPMENT REPAIR CENT	374 ISLIP AVE STE 201 ISLIP 11751
929285554		QA IDD TEST BROOKLYN	11020 FLAT LANDS AVE BROOKLYN 11207
034236578		JUSTIN CHADDOCK	30 ROOSEVE LT AVE BATAVIA 14020
061439111		TEST A	55 WOODGAT E DR LANCASTER 14086
160173196		TEST, ANN M	323 DOVE S T DUNKIRK 14048
063515143		TEST LIFE	2455 MCDON ALD AVE BROOKLYN 11223
068810228		TEST TREST	16349 CHUR CH ST HOLLEY 14470
014077597		TEST PREPS	94 EXETER RD WILLIAMSVILLE 14221
029244487		TEST ROGER L	401 BEARTO WN RD PAINTED POST 14870
011171670	0031643798	TEST FORCE CORP	18427 TUDO R RD JAMAICA 11432
879489586		TEST CETC	3 FTTP TES T SYOSSET 11773
021913233		TEST CETCTEST	3196 CHAFF EE AVE BRONX 10465
016607965		TEST TEK	209 VANIDA DR CAMILLUS 13031
957240976		TEST CLIENT	3753 62ND ST WOODSIDE 11377
608788027		TEST PREPARATION	143 W 29TH ST NEW YORK 10001

25 records found.

Download options: CSV | Excel

Page 1/1

**C. FILE ADDITIONAL DOCUMENTATION ON AN EXISTING CLAIM IN THE SYSTEM**

**C1**

**ONCE YOU HAVE SUBMITTED A CLAIM,** you can upload additional supporting documents by clicking the corresponding radio button and entering in the claim number. Click "Continue."

**EOLIS** UATR 02

Credit Services | **Overdue Management** | Information Services | Policy Administration

Collections | Past Due Report | Claims management | Company Search

Welcome > Overdue Management > Claims management > Report a Claim

SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777  
Your broker : A D DAVIS INC

**Selection criteria**

Please select a buyer :

- New Buyer
- Buyer from the list of current limit decisions
- Additional filing on a claim number 000397226

Continue

**C2**

**YOUR CLAIM INFORMATION WILL BE DISPLAYED ON THIS SCREEN. AT THE BOTTOM OF THE SCREEN, CLICK THE "UPDATE ATTACHMENTS" LINK.**

**Invoices :**

No invoice

Amount of claim : 10,000.00 USD

---

**Special Instructions**

Is your debt disputed? No

Your comment

\* mandatory

[Back to list](#)

[Update attachments](#)



**FOLLOW THE SAME PROCEDURE AS DESCRIBED IN SECTION A7 – A8 ABOVE TO CATEGORIZE AND UPLOAD SUPPORTING DOCUMENTATION FOR YOUR CLAIM. WHEN COMPLETE, CLICK "SEND ATTACHMENTS."**

EOLIS
Quick menu

Credit Services
Overdue Management
Information Services
Policy Administration

UATR 01
Collections
Past Due Report
Claims management
Company Search

[Welcome](#) > [Overdue Management](#) > [Claims management](#) > [Report a Claim](#)

---

**Buyer Details**

Euler ID :

Buyer Name: TEST

Registered Address : TEST 10023 NEW YORK, NY

SIC Description :

SYSTEMS TEST (WWW SITE) TEST INC DOM\_POLICY n° : 7777777

Your broker : A D DAVIS INC

Type of Company :

---

Additional filing on existing claim

Claim number : 000397226

**In order to complete your claim filling, please attach the following required document :**  
**Statement of account or A/R Aging, Invoices, Purchase Orders and Proof of Delivery**  
 If appropriate please also attach :  
**DCL Qualifiers, Securities or Guarantees, Explanation of Dispute**

**Attachments**

If files are not uploaded, please ensure that all supporting documents are forwarded by email, Fax or mail. To attach a document, select a document type then click on the "Browse" button to select a file and click on the "Attach" button.

Document type :

File path :  [Attach](#)

Document name	Attachment date	Document type
Test.docx	09/05/2017 22:04:45	Other Documentation

---

[Back](#)

[Send attachments](#)



Please contact your servicing team using the contact information on [page 7](#) if you require any assistance.