



INSURANCE SOLUTIONS FOR YOUR BUSINESS

Invest, accomplish, enhance, protect.
With SACE you can.



WHATEVER YOUR BUSINESS, WE WILL MAKE SURE NOTHING STANDS IN YOUR WAY

Nothing can run smoothly all the time, there are risks involved in every business. So when things don't go according to plan, it's good to have someone on your side who knows how to make things right.

At SACE, we believe the brightest opportunities often come with a greater element of risk. But rather than miss out on them through over-caution, we'll help you make the risk manageable, so you can take advantage of the possibilities.

SACE is one of Italy's leading providers of credit insurance and surety bonds. With outstanding commitments amounting to over € 46 billion, we insure commercial transactions and loans in more than 150 countries.

Despite our size, we strongly believe in the personal approach. That's why our people and our products are so flexible.

Because when business changes as quickly as it does today, you need a partner who can keep up.

INVEST



EXPAND YOUR COMPANY'S PROJECTS

YOUR NEEDS

- **Protect sales** in Italy and abroad against the risk of non-payment
- **Invest abroad** without having to worry about political risks
- **Offer better terms of payment** for your customers
- **Execute projects and works** with greater peace of mind
- **Shore up the financial stability** of your company

OUR SOLUTIONS

- **Enhanced competitiveness:** longer payment terms for customers
- **Greater peace of mind:** transfer of risk and assurance of repayment
- **Increased liquidity:** competitive terms for unfreezing of credits and better access to credit lines
- **Improved protection:** safeguarding your investments and credits abroad
- **Better stability:** improved balance sheet structure



PROTECT

CREDIT INSURANCE

- **Supplier Credit**
covers sales against the risks of non-payment. Also available online at www.exportplus.it with easier and quicker versions.
- **Civil Works**
insures companies against the risks that could arise during the execution of civil works or plant engineering projects abroad or during the payment period.
- **Multiexport Online**
covers sales to one or more buyers with deferred payment terms of up to 12 months. Available online at www.sacebt.it.
- **Multimarket Globale**
meets companies' credit insurance needs by covering the whole turnover abroad or Italian sales with deferred payment of up to 12 months.

SURETY BONDS AND CONSTRUCTION RISK

SACE offers solutions that help companies offer more competitive terms when undertaking contracts in Italy and abroad, avoiding the need to use bank credit facilities and limiting their risks: surety bonds to guarantee contractual and/or legal obligations and policies covering all construction risks.

INVESTMENT PROTECTION

Protects companies' foreign investments against losses due to political risk (expropriation, currency restrictions, war and civil unrest, etc.). Also available online at www.exportplus.it.

PROJECT & STRUCTURED FINANCE

With a significant track record in Project and Structured Finance deals, SACE has consolidated expertise in the structuring of complex financial transactions.

WWW.EXPORTPLUS.IT

SACE has developed an online portal giving companies and banks access to a fast, simple application procedure. Investment protection and credit insurance services are available online at www.exportplus.it.



ACCOMPLISH

FINANCIAL GUARANTEES

- **Investment financial guarantee**
covers loans granted to finance investments and M&A cross border transactions.
- **Financial guarantee for strategic projects**
covers loans granted to finance projects in connection with renewable energy sources or strategic infrastructure in Italy.
- **Guarantee for SMEs**
covers loans extended by banks (that have signed a master agreement with SACE) to Italian small-medium enterprises (SMEs) which wish to expand their business abroad and develop projects related to their international growth.

BANK PRODUCTS

- **Buyer Credit**
guarantees loans granted by banks to foreign borrowers to finance Italian exports or civil works executed by Italian companies or their foreign subsidiaries.
- **LC Confirmation**
SACE insures banks against non-payment by a foreign bank under a confirmed LC. This service is available online at www.exportplus.it.

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