

NSCC

National Specialist
Contractors Council

Credit Insurance

If your client doesn't pay you – we will

Credit  Shield[®]

It couldn't happen to youor could it?

Hopefully your business hasn't suffered in the recent high profile failures of BALLAST, DEW, BOTES, SCANMOOR and more recently MICE. Sadly many Specialist Contractors have, with trade creditors losing over £13m in the failures of DEW and BOTES alone.



How badly would your business suffer if one or two of your clients seriously delayed or even failed to make those crucial payments to you? Would it be the difference between failure and survival?

It's a fact... all Specialist Contractors need their cash, and the majority of that cash comes from main contractors... **main contractors that fail with alarming regularity.**

Unfortunately, most Specialist Contractors tend to think about guaranteeing the arrival of that cash when it's too late. It's after experiencing heavy bad debt. There is another way.

How it works

Using our internet based system, we help you to sort the wheat from the chaff. We guide you to those contractors that can pay you for your work and if we get it wrong and they end up going bust, we will pay you instead.

Imagine what it would be like to be safe, knowing you have protected your balance sheet... protected your profits, your cash flow and maybe even your survival.

Why waste your time, effort and hard earned cash working for contractors who aren't going to pay you?

Unique package of benefits for NSCC Specialist Contractors



- ✓ £500 saving on your first year's premium
- ✓ Guaranteed payment of 90% any insured debt within 28 days of a completed claim form being submitted less any other excess you agree to take
- ✓ Free health check on your top ten UK customers. Simply for completing our enquiry form we will provide free credit ratings on your key customers without any obligation to proceed with a policy.
- ✓ Constructor policy wording written specifically for Specialist Contractors
- ✓ Automatic 10% no claims discount subject to renewal.
- ✓ 20 Free Gain Credit limits worth £190 plus VAT

And this is what your policy covers:

- ✓ A guaranteed pay out on insolvency claims within 28 days
- ✓ Up to 12 month's binding contract cover included as standard (once you start a contract you will always get paid)
- ✓ Work done on site before the first/next valuation
- ✓ Work certified and not paid
- ✓ Variations properly instructed
- ✓ Day works properly authorised
- ✓ Unfixed materials and goods on site
- ✓ Retentions and/or final account balances certified in the policy period
- ✓ Unfixed materials and goods off site
- ✓ Design fees rightfully incurred
- ✓ Final account balances
- ✓ Sums falling due under an adjudicator's binding decision
- ✓ Related and claimable statutory interest

What next?

For an information pack and to register your £500 voucher call **0870 066 6902**

£500

saving on your first year's premium

Reference code:

NSCC0907

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To qualify you must be a current member of an NSCC trade organisation association and not a current Credit Shield policyholder.
The scheme is managed on behalf of NSCC by Trade Direct

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