# Checklist for Claims

## Before Shipping

1. **Credit Information**
   Did you obtain credit information?
   - [ ] in accordance with your policy requirements for exposure within your discretionary limit?
   - [ ] or a written credit approval from EDC?

2. **Proof of Debt**
   Do you have documents proving a debt exists? You should have either/both of the following:
   - [ ] purchase order or contract signed by your buyer.
   - [ ] signed draft or promissory note.
   Proof of debt can also be secured after shipment (see “After Shipping”).

## After Shipping

3. **Proof of Debt**
   If you do not have a purchase order, or contract signed by your buyer, draft or promissory note, what other documents do you have that prove a debt exists? These documents could be any of the following:
   - [ ] uncashed cheque.
   - [ ] written acknowledgment of debt by the buyer.
   - [ ] confirmation by the bankruptcy trustee of the amount owed by the buyer.
   - [ ] other documents establishing that the buyer has received the goods or services in question and owes you money.

4. **Proof of Shipment**
   Do you have documents proving that the goods have been shipped? You should have one of the following documents:
   - [ ] bills of lading.
   - [ ] waybills.
   - [ ] other evidence of shipment.

## Declarations

- Did you declare and pay premium on the shipment/contract/services?
  - [ ] yes
  - [ ] no

## When You Ascertain There is a Loss

5. **Collection**
   Did you report the account overdue in accordance with your policy requirements?
   - [ ] yes
   - [ ] no

6. **Insolvency**
   Did you obtain proof of insolvency?
   - [ ] yes
   - [ ] no

7. **Claim**
   Did you submit a claim within 12 months of the original due date?
   - [ ] yes
   - [ ] no

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