



AWG INSURANCE BROKERS PTE LTD OFFERS A FULL SPECTRUM OF INSURANCE AND RISK SOLUTIONS TO CATER TO BOTH INDIVIDUALS AND BUSINESSES.

COMMERCIAL PRODUCTS

- PROPERTY AND ALL RISK
- LIABILITY INSURANCE
- WORK INJURY COMPENSATION
- EMPLOYEE BENEFITS INSURANCE
- BONDS AND GUARANTEES
- COMMERCIAL VEHICLES
- MARINE CARGO, HULL & LIABILITY
- LEGAL EXPENSE INSURANCE
- CONSTRUCTION AND ENGINEERING
- FINANCIAL LINES
- TRADE CREDIT INSURANCE

ABOUT AWG

OUR FORAY IN THE MARKET OVER TIME HAS BROUGHT US A REPUTABLE STREAM OF CLIENTS INCLUDING LISTED FIRMS, GOVERNMENT AGENCIES, AND MULTINATIONAL CORPORATIONS FROM ALL WALKS. WE ARE CONTINUALLY IMPROVING THE EXPERIENCE OUR CLIENTS HAVE WITH AWG INSURANCE BROKERS BECAUSE WHAT MATTERS TO YOU MATTERS TO US.

30th SINCE 1990
Anniversary



30th SINCE 1990
Anniversary



TRADE CREDIT INSURANCE

贸易信用保险

PERSONAL PRODUCTS

- PRIVATE CAR INSURANCE
- MAID INSURANCE
- TRAVEL INSURANCE
- PERSONAL ACCIDENT INSURANCE
- MEDICAL INSURANCE
- GOLFER INSURANCE



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Registered Insurance Broker
MONETARY AUTHORITY OF
SINGAPORE



Member of the
SINGAPORE INSURANCE
BROKERS' ASSOCIATION



Member of the
CREDEA - A GLOBAL
INSURANCE BROKER
NETWORK

TRADE CREDIT INSURANCE

IF YOU ARE SELLING TO YOUR CUSTOMERS ON UNSECURED CREDIT TERMS, YOUR BIGGEST FEAR WILL BE THE CLIENT NOT PAYING YOU. NON-PAYMENT CAN BE DUE TO VARIOUS REASONS AND TRADE CREDIT INSURANCE SERVES TO PROTECT YOUR COMPANY FROM THE NON-PAYMENT OF YOUR CLIENTS.

THE POLICY IS SUITABLE FOR COMPANIES WITH DOMESTIC SALES OR EXPORT BUSINESS.

FOR DOMESTIC SALES, TRADE CREDIT INSURANCE WOULD COVER FOR RISK INVOLVING INSOLVENCY OF CLIENTS AND DEFAULT OF PAYMENT. IF YOU ARE ALSO EXPORTING TO OVERSEAS, YOUR OTHER CONCERNS WHICH TRADE CREDIT INSURANCE CAN ADDRESS ARE PUBLIC BUYER RISK, PAYMENT TRANSFER RISK, IMPORT RESTRICTIONS RISK, POLITICAL RISK, WAR AND UNREST RISK ETC.

WITH THE TRADE CREDIT INSURANCE IN PLACE, YOUR DEBTORS LISTING WILL BE MANAGED WITH THE INSURER PROFESSIONAL CREDIT CONTROL TEAM. YOU WILL NO LONGER HAVE TO WORRY FOR PAYMENT DEFAULT OF YOUR CUSTOMERS. THIS WILL SERVE TO PROTECT YOUR BALANCE AND COMPANY PROFIT FROM BAD DEBTS.

MAJOR BENEFITS

EFFECTIVE CONTROL OF BAD DEBTS

BALANCE SHEET PROTECTION

CASH FLOW RELIEF

ALTERNATIVE TO LETTERS OF CREDIT (LC)

EXPAND SALES SECURELY IN NEW MARKETS

OBTAIN POSSIBLE HIGHER LEVELS OF FUNDING AT BETTER RATES

ACCESS TO CREDIT EXPERTISE

COST SAVING

TRADE CREDIT INSURANCE

50% SUBSIDY

KEY FEATURES

COMPREHENSIVE COVER FOR DOMESTIC AND / OR EXPORT SALES

COVER OF COMMERCIAL AND POLITICAL RISKS

INDEMNITY LEVEL UP TO 90%

INDEPENDENT REVIEW OF THE RISK PROFILE OF YOUR TRADING PARTNERS

COSTS

THE PREMIUM RATE IS CALCULATED ON THE BASIS OF THE FOLLOWING

THE VOLUME OF INSURABLE TURNOVER

THE SPREAD OF RISK

THE DESTINATION OF SALES

INDUSTRY SECTOR

TERMS OF PAYMENT

QUALIFYING CRITERIA

Insured must be Singapore-based, registered with the Accounting and Corporate Regulatory Authority of Singapore (ACRA)

Have at least 3 strategic business functions in Singapore

Average turnover of insured and its applicants should not exceed S\$100million over the last 3 financial years

Insured has a minimum paid-up capital of S\$50,000

Insured has a management team that consists of at least 3 managerial staff who are Singapore citizens or PRs

The insured incurred at least S\$250,000 of total Business Spending for each of the last 3 years

Enterprise Singapore

TRADE CREDIT INSURANCE SCHEME BY ENTERPRISE SINGAPORE

The Trade Credit Insurance Scheme (TCIS) is designed to educate Singapore companies on the benefits of using Trade Credit Insurance (TCI) as a financing and risk management tool to mitigate their buyer's default risks. With added protection through trade credit insurance, companies can be better protected against their counterparty risks and more confident to explore new markets and buyers.