

**The following are the list of Credit Limit Reason Codes & Descriptions.**

<b>Reason Code</b>	<b>Description</b>
Aa	NULL
Ab	This credit limit has been given on the basis of a guarantee provided to you. We will not pay claims unless you have taken all steps possible to obtain payment from the guarantor, nor will be liable if the guarantee is defective
Ba	The main reason for not providing cover is based on the Financial Data we have received on the buyer or the buyer's parent. The Financial Data is only one of the factors considered when making our decision and there may be other reasons.
Bb	The main reason for not providing cover is based on County Court Judgements on the buyer or the buyer's parent. This is only one of the factors considered when making our decision and there may be other reasons.
Bc	The main reason for not providing cover is based on information we have received from our information providers on the buyer or the buyer's parent. This is only one of the factors considered when making our decision and there may be other reasons.
Bd1	The reason for not giving the limit on this buyer is that they are overdue in filing their accounts at Companies House
Bd2	The reason for not giving the limit on this buyer is because they do not appear to have published its annual accounts. This document is an essential item in our evaluation of the company.
Be	The reason for not giving the limit on this buyer is that their latest accounts show them as being dormant
Bf	The reason for not giving the limit on this buyer is that we have received confidential information not in the public domain
Bg	The reason for not giving the limit on this buyer is that the buyer has recently commenced trading
Bh	The reason for not giving the limit on this buyer is that we have received adverse press (copy attached)
Bi	The reason for not giving the limit on this buyer is because Inscriptions aux Privilèges have been registered
Bj	The reason for not giving the limit on this buyer is because in our opinion the buyer appears to be highly indebted
Bk	The reason for not giving the limit on this buyer is because in our opinion the limit requested appears to be disproportionate to the share capital of the buyer
Bl	The reason for not giving the limit on this buyer is because in our opinion the limit requested appears to be disproportionate to the net worth of the buyer
Bm	The reason for not giving the limit on this buyer is because in our opinion the results of the buyer are poor
Bn	The reason for not giving the limit on this buyer is because in our opinion the recent profits do not compensate previous losses
Bo	The reason for not giving the limit on this buyer is that the most recent accounts in our possession show losses

Bp	The reason for not giving the limit on this buyer is because the accounts show a Negative Working Capital position
Bq	The development of the business should be followed
Br	The reason for not giving the limit on this buyer is because in our opinion the limit requested appears disproportionate to the needs of the business
Bs	The reason for not giving the limit on this buyer is because in our opinion there appears to be no basis for credit dealing of this amount
Ca	The main reason for restricting cover is based on the Financial Data we have received on the buyer or the buyer's parent. The Financial Data is only one of the factors considered when making our decision and there may be other reasons.
Cau	The main reason for our decision is the information we have received from our information providers on the buyer. This is only one of the factors considered when making our decision and there may be other reasons.
Cb	The main reason for not providing cover is based on County Court Judgements on the buyer or the buyer's parent. This is only one of the factors considered when making our decision and there may be other reasons.
Cc	The main reason for restricting cover is based on information we have received from our information providers on the buyer or the buyer's parent. This is only one of the factors considered when making our decision and there may be other reasons.
Cd	The reason for the restricted limit on this buyer is that we have received confidential information not in the public domain
Ce	The reason for the restricted limit on this buyer is that the buyer has recently commenced trading
Cf	The reason for the restricted limit on this buyer is that we have received adverse press (copy attached or sent by post)
Cg	The reason for the restricted limit on this buyer is that the limit requested exceeds the maximum liability under the policy
Ch	This credit limit has been given on the basis of a guarantee provided to you. We will not pay claims unless you have taken all steps possible to obtain payment from the guarantor, nor will be liable if the guarantee is defective
Ci	The reason for the restricted limit on this buyer is because Inscriptions aux Privilèges have been registered
Cj	The reason for the restricted limit on this buyer is because in our opinion the buyer appears to be highly indebted
Ck	The reason for the restricted limit on this buyer is because in our opinion the limit requested appears to be disproportionate to the share capital of the buyer
Cl	The reason for the restricted limit on this buyer is because in our opinion the limit requested appears to be disproportionate to the net worth of the buyer
Cm	The reason for the restricted limit on this buyer is that the most recent accounts in our possession show losses
Cn	The reason for the restricted limit on this buyer is because the accounts show a Negative Working Capital position
Co	The development of the business should be followed
Cp	The reason for the restricted limit on this buyer is because in our opinion the limit requested appears disproportionate to the needs of the business
D	Data attached is sourced by HCC International Insurance Co PLC using Standard & Poors analytical software and data - all rights reserved, Standard & Poors © 2006
E	as the credit limit was not required

ENO	The Credit Limit above includes enhanced cover of {enhanced amount}. This Credit Limit expires on {expiry date}.
ENH	The Credit Limit above includes enhanced cover of {enhanced amount} for a premium of {premium amount} plus insurance premium tax {premium dd check}. This Credit Limit expires on {expiry date}.
F	as we have received confidential information on the buyer or the buyers parent
G	as you have notified us of overdue payments from the buyer
GCL	This is a Group Credit Limit for the above Parent Company and its Subsidiary Companies
Ha	as we have received notification of County Court Judgements registered against the buyer
Hb	as we have received notification of court actions registered against the buyer
Hc	This buyer has been late in making payments to the national office of Social Security
Hd	There have been bills of exchange protested against this buyer
He	Inscriptions aux Privileges have been registered
Ia1	as we have received notification that the buyer is overdue filing their accounts at Companies House
Ia2	This buyer does not appear to have published its annual accounts. This document is an essential item in our evaluation of the buyer.
Ib1	as we have received notification that the buyers parent company is overdue filing its accounts at Companies House
Ib2	The parent company of this buyer does not appear to have published its annual accounts. This document is an essential item in our evaluation of the buyer.
Ja	as we have received notification that the buyer or the buyers parent is in serious financial difficulty
Jb	as we have received notification that the buyer or the buyers parent is in administration/insolvency/"redressement judiciaire" or any other similar situations according to the legislation in the buyer country
Jc	Buyer placed in redressement judiciaire as announced in the official publication indicated. You are required to notify your debt (if any) to the creditors representative, whose name and address are given below, WITHIN TWO MONTHS. We would stress that under present French Law, no debt will be accepted after this period of two months. However, the period is increased by a further two months for creditors outside of mainland France
Ka	as there has been a management buy-out and the information received no longer supports the limit.
Kb	as there has been a management buy-out and the buyer has not responded to our requests for information
L	as the general economic down-turn in this trade sector means additional caution is advisable
M	as recent information provided by yourselves indicates that the new credit limit is satisfactory for your trading with this buyer
N	as recent information provided by yourselves indicates that you are no longer trading with this buyer
O	as we have received adverse press against the buyer or the buyers parent
Pa	The main reason for our decision is based on the Financial Data we have received on the buyer or the buyer's parent. The Financial Data is only one of the factors considered when making our decision and there may be other reasons.
Pb	that the most recent accounts in our possession show losses
Pc	Negative Working Capital

Pd	in our opinion the buyer appears to be highly indebted
Q	as the buyer has terminated its activities
Ra	as there has been a proposal to strike off, or the buyer has been struck off, the Register of Companies or relevant register in the buyer's country
Rb	The contractor is no longer registered with the Provincial Commission for Registration
S	as a winding up petition has been presented against the buyer
SE1	This Credit Limit includes Trade Credit Insurance Top-Up Cover of {enhanced amount} for a premium of {premium amount} (1% Top-Up Scheme premium rate and 0.3% non-refundable Administration Charge) plus insurance premium tax to be collected by direct debit on or shortly after 10 working days. This Credit Limit expires on {expiry date} unless withdrawn or reduced by Us prior to this date.
T	as you have reported an event of protracted default against the buyer
U	as there has been a name change from:
W	Input Variable
zC	as requested by You on {cancellation date}. This means You have no cover for this {Buyer Contractor} on this Policy