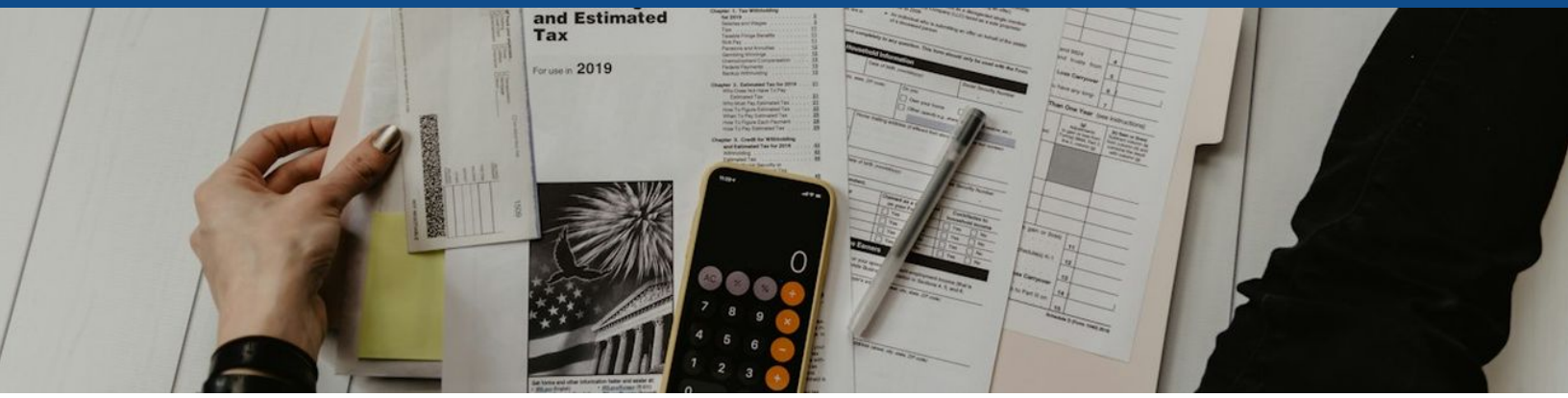
Accounts Receivable Insurance

Property & inland marine - coverage overview, limitations and how to get a quote



OVERVIEW

Accounts receivable coverage pays balances you cannot collect after your records are destroyed, and carriers look at average receivables, backups and record storage.

WHAT'S COVERED

Uncollectible balances
Amounts customers owe that you cannot collect.

Collection expense
Extra costs to collect what is owed.

Record reconstruction
Cost to rebuild your billing records.

Interest charges
Interest on loans to replace lost cash flow.

Records off premises
Records temporarily away from your office.

Good to know
A daily or weekly off-site backup of billing records often makes the coverage very inexpensive.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Bookkeeping errors
- × Falsified records
- × Losses only found by an audit

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Average and highest monthly receivables
- How records are kept and backed up
- Billing software used
- Fire-resistive storage details

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/accounts-receivable/

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