



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Trade Credit Insurance Fundamentals

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 242677 · NQF Level 4 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips learners with foundational knowledge and understanding of trade credit insurance. It covers the principles, benefits, and operational mechanisms of trade credit insurance, enabling participants to assess and manage credit risk in commercial transactions effectively.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	242677
Accreditation	SAQA Accredited · NQF Level 4 · 6 Credits
Duration	3 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Demonstrate understanding of the concept and purpose of trade credit insurance
- Explain the key features and benefits of trade credit insurance policies
- Analyze the role of trade credit insurance in mitigating credit risk
- Apply basic procedures for obtaining and managing trade credit insurance
- Evaluate the impact of trade credit insurance on business cash flow and financial stability

WHO SHOULD ATTEND

- This course is designed for credit managers, financial analysts, risk officers, and business owners involved in extending credit to customers or managing trade receivables.

COURSE OUTLINE

Day 1: Introduction to Trade Credit Insurance

- Definition and importance of trade credit insurance
- History and evolution of the trade credit insurance market
- Key players: insurers, brokers, buyers, and sellers
- Basic risk assessment: creditworthiness and country risk
- Overview of the South African regulatory environment (e.g., FSCA, COFI)
- Types of trade credit insurance policies: whole turnover, key account, and single risk

Day 2: Policy Features, Underwriting, and Claims

- Policy structure: coverage, deductibles, and indemnity levels
- Underwriting process: credit limit applications and risk grading
- Policy conditions: premium calculation, reporting obligations, and cancellation
- Claims process: notification timelines, documentation, and assessment
- Common exclusions: pre-existing losses, disputed debts, and political risks
- Case study: processing a claim from notification to settlement

Day 3: Practical Application and Risk Management

- Risk management framework: identifying, measuring, and mitigating credit risk
- Integration with credit management: credit policies and collection processes
- Impact on financial statements: accounting for premiums and claims
- Reinsurance and its role in the trade credit insurance market
- Emerging trends: digital platforms, big data, and ESG considerations
- Group exercise: designing a credit insurance program for a hypothetical company

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **6 NQF credits** at **NQF Level 4**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 17,900.00	R 17,900.00
1	In-House	R 23,300.00	R 23,300.00
1	On-Campus (Pretoria)	R 26,800.00	R 26,800.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	12 Aug 2026	On-Campus	Pretoria, South Africa
10 Aug 2026	12 Aug 2026	On-Campus	Mauritius
11 Aug 2026	13 Aug 2026	On-Campus	Abu Dhabi, UAE
11 Aug 2026	13 Aug 2026	On-Campus	Cape Town, South Africa
12 Aug 2026	14 Aug 2026	On-Campus	Durban, South Africa
12 Aug 2026	14 Aug 2026	On-Campus	Dubai, UAE
17 Aug 2026	19 Aug 2026	On-Campus	Harare, Zimbabwe
17 Aug 2026	19 Aug 2026	On-Campus	Abu Dhabi, UAE

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 242677) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call **+27 12 004 8389** or WhatsApp **+27 65 077 6310** and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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