



### Ex-Im Bank Claim Filing Checklist

In the event of a claim, the transaction documents are used not only to evidence that you complied with the terms of policy, but that a recovery of claims proceeds from the buyer may be possible by Ex-Im Bank. Here's a list of the documents required to support a claim:

- ✓ **Evidence of buyer credit limit approval** prior to shipment. Amount of shipment must be within the applicable limits – and approved either under your discretionary credit limit authority (DCL) or via Special Buyer Credit Limit (SBCL).
- ✓ **If approved under your Ledger DCL, provide evidence of ledger history** showing prompt payment of all invoices in the 12 months prior to the shipment related to the unpaid invoice.
- ✓ **Purchase order or pro-forma invoice.** Evidence that the buyer ordered what you shipped to them. This requires either a purchase order from the buyer or the buyer's signature on a pro-forma invoice that you provide to the buyer. Ideally, we want to see the buyer's full legal name and address along with any specific instructions for shipping. Make sure that the buyer's name on the document matches the Ex-Im buyer approval.
- ✓ **Commercial invoice.** Description should reference the PO or pro-forma. The "sold to" name of the buyer needs to match the company name on Ex-Im's special buyer credit limit (SBCL) approval or your discretionary credit limit approval.
- ✓ **Bill of lading or other independent third party transport document evidencing export of your product.** This document must show your company as the "seller/exporter" and include the "sold/bill to" party, "ship to," and "final destination" for the buyer's company – all of which must match the credit limit approval.
- ✓ **Shipment reports and premium paid.** You will need evidence that the shipment was reported to Ex-Im Bank and that the related premium payment was made and received by Ex-Im Bank before the end of the month following shipment.
- ✓ **Written demand for payment.** Provide a copy of your collection efforts when the payment went past due. After 60 days past due, send a written demand for payment (sample demand letter and claim form attached). Claim window opens when the invoice is 90 days past due and closes 240 days after invoice due date. File immediately in the case of buyer insolvency.
- ✓ **Proof of delivery** and buyer's acceptance. If the buyer claims 'defective goods' as a reason not to pay, it will be helpful to show that the buyer accepted the shipment and didn't note any irregularities. The buyer acceptance can be via email and should reference the PO #, invoice #, and include a brief description of the goods.
- ✓ **Export license** if required