



A leader in the surety industry since 1890

Surety

A history of firsts. Experience, stability, leadership, vision. Over the course of more than 111 years, Zurich's surety business has developed an exceptional level of expertise in the surety market. Since 1890, our organization has been a leader in the surety industry. Our history is one of innovation.

We were the first:

- Surety approved for bonds required by the federal government
- Surety to provide bonds for public officials
- To operate on a national scale
- To bring multiple sureties together to complete major projects, including the Hoover Dam and the Golden Gate Bridge

An experienced partner

Zurich has broad experience in a range of surety fields. This experience allows us to provide products tailored to meet our customers' needs.

Our international surety group provides a means to service the international surety needs of Zurich customers.

We specialize in:

Oil and gas

- Performance bonds
- Traditional financial guarantee
- Fuel tax

Auto/truck/transportation

- Customs
- Traditional financial guarantee
- Various types of court bonds

Healthcare facilities

- Workers' compensation self-insured
- Unemployment insurance

Lodging/casinos/gaming

- Traditional financial guarantee
- Miscellaneous indemnity
- Performance bonds
- Workers' compensation self-insured
- Finance real estate agents
- Escrow deposit bonds

Retail/services

- Annual concessionaire
- Workers' compensation self-insured
- Cigar, cigarette/tobacco tax
- Unemployment insurance

Our services and products are readily available through a network of independent agents and brokers. Field offices across the United States and Canada provide outstanding service and customer support.

Our mission:

Provide superior bonding service to our customers and deliver those services in a manner that earns us the position "surety of choice."

Get what you want when you need it

To make doing business with us quick and easy, we put the information and tools you need on our Web site, www.zurichna.com/surety. Here's what you will find:

- Online Surety Bond Forms Library – An electronic library of more than 2,300 of the most commonly used contract and commercial surety bond forms for all 50 states. Search for bonds by state or bond type. Complete bonds online, save and print!
- Zurich Surety Express™ – An easy-to-use Internet-based processing system that can rate, underwrite, quote, obtain bond forms, provide underwriting reference and issue new contract surety and commercial bonds in a fraction of the time that it presently takes. It provides our customers and agents with fast, accurate bond reporting. A one-and-done process that reduces phone calls, mail and faxes, thus allowing more time to focus on customer needs.
- Surety Bond Validator – A web-based system that enables an agent, customer or obligee to quickly check the status and confirm that a Zurich surety bond is valid.

Business philosophy

Collaboration is key

Consistently ranked as one of the top surety writers in the industry, Zurich is clearly identified in independent agent surveys as a preferred national surety. A bond with our organization represents a strong collaboration. We work in concert with our agents and brokers to provide products and services that are designed to address the unique risks our customers face.

Our employees and agents are very well versed in the needs of our customers, and they put their understanding to work by developing and providing the highest quality surety products.

We give a high level of authority to our country-wide network of field offices. This means your bonds will be approved in your locality, not from an office across the country. Our field people understand the local market and the challenges that customers face in that market.

Our rate structure is competitive, our staff is knowledgeable and experienced and our network of thousands of independent agents and brokers provide superior support to customers across the U.S. and Canada. It all adds up to make Zurich the best in the surety market.

Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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