

### The Hanover Transactional Surety Difference

The Hanover focuses on fulfilling all of your Transactional Surety needs.

- Top Surety writer with in-depth experience
- World-class customer service
  - Local decision making
  - Experienced Bond Specialists
- Ease-of-doing-business through your local underwriter backed up by the-ease-of-automation

The real difference, however, is our people—knowledgeable, responsive people who care about your business. Our local, accessible bond specialists are available to provide information and support throughout the bond process.

## Hanover Commercial Surety

# Top Commercial Surety Bonds

### License & Permit Bonds

Indemnifies obligee against loss due to lack of compliance with statute and regulations related to the license or permit issued.

**Who Needs It:** Potentially all Personal and Commercial Lines clients. License and Permit bonds may be required to work in a municipality (street permit bonds, contractor license bonds) or in connection with a professional license (collection agency, detective, insurance agent, mortgage broker, lender or originator).

### Certificate of Title Bond

Provides protection to the legal owner of an asset such as a vehicle, mobile home or piece of equipment.

**Who Needs It:** Potentially all Personal and Commercial Lines clients. The owner of a vehicle, mobile home or piece of equipment who has lost the title must provide a Surety Bond in most states in order to prove ownership and register the asset.

### Tax Bonds—Alcohol, Motor Fuel, Sales & Use

Guarantees payment of taxes to states and other municipalities.

**Who Needs It:** Commercial Lines clients who specialize in distributing, wholesaling or importing/exporting may have to provide a Surety Bond.

### Patient Trust Fund Bond

Provides protection for the residents' money that is held by the skilled nursing facility.

**Who Needs It:** Commercial Lines clients who operate skilled nursing facilities are required to provide a Surety Bond in most states.

### Public Official Bond

Guarantees the faithful performance of official duties.

**Who Needs It:** Personal lines clients who are notaries or banks and other businesses who require documents to be notarized. Cities, towns and municipalities who appoint or elect Constables, Tax Collectors and Treasurers.



## Court Bonds

Plaintiff's Attachment, Indemnity To Sheriff, Replevin (Judicial)—Provides indemnity against loss or damage for acts which turn out to be wrongful.

Receiver, Trustee (Fiduciary)—Finds assets and takes steps reasonably necessary to manage, protect and preserve the assets until they can be distributed.

**Who Needs It:** Commercial Lines clients in general or law firms in particular.

## Medicare DMEPOS Bond

Required by Medicare to protect against fraud.

**Who Needs It:** Commercial Insureds who supply medical equipment, including pharmacies. All durable medical equipment suppliers who bill Medicare and have a National Provider Number (NPI).

## Professional Schools

Guarantees students will receive the instruction/education paid for with their tuition.

**Who Needs It:** Personal and Commercial Lines clients—Private training school, real estate licensing, driving schools, post-secondary education training, certified nurse assistant training, massage therapy.

## Lost Instrument Bond

Indemnifies the issuer of the original instrument (cashier's check, stock certificate, etc.) against loss through the issuance of a duplicate instrument.

**Who Needs It:** For all Personal and Commercial Lines clients in general. For banks, investment firms or law firms in particular.

## Don't Miss These Bonding Opportunities!

With billions being spent annually, there are many lucrative opportunities in the Surety Bond market. Our experienced Bond Specialists can help you navigate a wide variety of bond solutions to help grow your business.

Contact your local Hanover Commercial Surety Underwriter or visit [www.hanover.com/agentsolutions/surety-commercial.html](http://www.hanover.com/agentsolutions/surety-commercial.html)



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