

Hanover Commercial Surety

Surety Bond Industry Reference Guide

Hanover Surety provides a wide range of industry-specific bonds for accounts of all sizes with traditional Commercial Surety bond needs. This is one more way The Hanover helps you take advantage of lucrative, account rounding opportunities. The Hanover is securely positioned to meet the needs of customers ranging from individuals and smaller businesses to Fortune 2000® companies.

Here is a quick reference to the bonds we offer for a variety of business types. If you don't see the type of business you're looking for, please contact your Hanover Surety representative.

Industries

BUSINESS TYPE	TYPES OF BONDS REQUIRED	GUARANTEE
Automotive	<ul style="list-style-type: none"> • Motor Vehicle Dealer Bond • Certificate of Title or Defective Title Bond • Tow Truck Operators Bond • Salvage Dealer Bond 	<ul style="list-style-type: none"> • Compliance—protects against loss or lack of performance of a Surety Bond Principal • Compliance—protects against loss or lack of performance of a Surety Bond Principal • Compliance—protects against loss or lack of performance of a Surety Bond Principal • Compliance—protects against loss or lack of performance of a Surety Bond Principal



BUSINESS TYPE	TYPES OF BONDS REQUIRED	GUARANTEE
Chauffeured Transportation	<ul style="list-style-type: none"> Performance Bond Toll/Turnpike Bond 	<ul style="list-style-type: none"> Performance guarantee Guarantees remittance of tolls
Contractors	<ul style="list-style-type: none"> Performance and/or Payment Bond License & Permit Bond 	<ul style="list-style-type: none"> Performance and/or payment guarantee Compliance—protects against loss or lack of performance of a Surety Bond Principal
Craft Brewers	<ul style="list-style-type: none"> Beer & Alcohol Tax Bond Utility Guarantee Bond 	<ul style="list-style-type: none"> Tax payment guarantee Utility payment guarantee
Cultural Institutions	<ul style="list-style-type: none"> License and Permit Bond 	<ul style="list-style-type: none"> Compliance—protects against loss or lack of performance of a Surety Bond Principal
Document Management	<ul style="list-style-type: none"> Performance and/or Payment Bond Lease Bond 	<ul style="list-style-type: none"> Performance and/or payment guarantee Lease and performance guarantee—may guarantee remittance of agreed percentage of revenue to the Obligee
Durable Medical Equipment	<ul style="list-style-type: none"> Durable Medical Equipment Provider Bond 	<ul style="list-style-type: none"> Medicare reimbursement guarantee—protection against fraud
Educational Institutions	<ul style="list-style-type: none"> Private School Bond Driving School Bond 	<ul style="list-style-type: none"> Tuition reimbursement—guarantees students will receive instruction that is paid for by their tuition Performance guarantee
Eldercare Facilities (Assisted Living/Independent Living/Adult Day Care)	<ul style="list-style-type: none"> Patient Trust Fund Bond Durable Medical Equipment Provider Bond 	<ul style="list-style-type: none"> Proper handling of patient funds Medicare reimbursement guarantee—protection against fraud
Food Manufacturers	<ul style="list-style-type: none"> Concessionaire Bond Toll/Turnpike Bond 	<ul style="list-style-type: none"> Lease and performance guarantee—may guarantee remittance of agreed percentage of revenue to the Obligee Guarantees remittance of tolls
Healthcare	<ul style="list-style-type: none"> Durable Medical Equipment Provider Bond Patient Trust Bond/Medicare and Medicaid Unemployment Compensation Bond 	<ul style="list-style-type: none"> Medicare reimbursement guarantee—protection against fraud Proper handling of patient funds Financial guarantee of unemployment compensation benefits
Home Health Services	<ul style="list-style-type: none"> Durable Medical Equipment Provider Bond License & Permit Bond 	<ul style="list-style-type: none"> Medicare reimbursement guarantee—protection against fraud Compliance—protects against loss or lack of performance of a Surety Bond Principal
Hospitality—Hotels	<ul style="list-style-type: none"> Concessionaire Bond License & Permit Bond Utility Bond 	<ul style="list-style-type: none"> Lease and performance guarantee—may guarantee remittance of agreed percentage of revenue to the Obligee Compliance—protects against loss or lack of performance of a Surety Bond Principal Utility payment guarantee
Human Services	<ul style="list-style-type: none"> Unemployment Compensation Bond Probate Bond 	<ul style="list-style-type: none"> Financial guarantee of unemployment compensation benefits Protection for the estate of an incompetent or deceased from embezzlement or mismanagement

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Manufacturers	<ul style="list-style-type: none"> Performance and/or Payment Bond Right-of-Way Site-Improvement Bond Supply Bond 	<ul style="list-style-type: none"> Performance and/or payment guarantee Construction or completion of right-of-way Construction or completion of site-improvement guarantee Guarantee for supply or installation projects
Media	<ul style="list-style-type: none"> Performance and/or Payment Bond Billboard & Signage Bond License & Permit Bond Lease Bond 	<ul style="list-style-type: none"> Performance and/or payment guarantee Lease and performance guarantee—may guarantee remittance of agreed percentage of revenue to the Obligee Compliance—protects against loss or lack of performance of a Surety Bond Principal Lease and performance guarantee—may guarantee remittance of agreed percentage of revenue to the Obligee
Medical Diagnostic Services & Laboratories	<ul style="list-style-type: none"> Durable Medical Equipment Provider Bond 	<ul style="list-style-type: none"> Medicare reimbursement guarantee—protection against fraud
Medical Facilities/Medical Officers/Medical Offices/Medical Specialists	<ul style="list-style-type: none"> Workers' Compensation Self-Insurance Bond Durable Medical Equipment Provider Bonds 	<ul style="list-style-type: none"> Financial guarantee of Workers' Compensation benefits Medicare reimbursement guarantee—protection against fraud
Moving & Storage	<ul style="list-style-type: none"> Performance and/or Payment Bond Military Traffic Management Command Bond Customs Bond Toll/Turnpike Bond Lease Bond 	<ul style="list-style-type: none"> Performance and/or payment guarantee Performance and/or payment guarantee Guarantees payment of taxes, duties or other assessments Guarantees remittance of tolls Lease and performance guarantee—may guarantee remittance of agreed percentage of revenue to the Obligee
Printers	<ul style="list-style-type: none"> Performance and/or Payment Bond Supply Bond 	<ul style="list-style-type: none"> Performance and/or payment guarantee Guarantee for supply projects
Professional Services	<ul style="list-style-type: none"> Performance and/or Payment Bond License & Permit Bond Business Services Bond Probate Bond Litigant Bond Lost Instrument Bond Veterans Administration Bond 	<ul style="list-style-type: none"> Performance and/or payment guarantee Compliance—protects against loss or lack of performance of a Surety Bond Principal Third party fidelity guarantee — protects employer and client Protection for the estate of an incompetent or deceased from embezzlement or mismanagement Protects the opposing party against wrongful action or guarantees payment of a judgment Provides protection to the issuer of the original instrument against loss through the issuance of a duplicate instrument Protection for the estate of an incompetent from embezzlement or mismanagement
Real Estate	<ul style="list-style-type: none"> Agent Bond Lease Bond Lost Instrument Bond Appraisal Management Bond 	<ul style="list-style-type: none"> Compliance—protects against loss or lack of performance of a Surety Bond Principal Lease and performance guarantee—may guarantee remittance of agreed percentage of revenue to the Obligee Provides protection to the issuer of the original instrument against loss through the issuance of a duplicate instrument Compliance—protects against loss or lack of performance of a Surety Bond Principal

BUSINESS TYPE	TYPES OF BONDS REQUIRED	GUARANTEE
Religious Institutions	<ul style="list-style-type: none"> • Site Improvement Bond • License & Permit Bond 	<ul style="list-style-type: none"> • Construction or completion of site improvement guarantee • Compliance—protects against loss or lack of performance of a Surety Bond Principal
Restaurants	<ul style="list-style-type: none"> • Lease Bond • Utility Guarantee Bond • Liquor Tax Bond 	<ul style="list-style-type: none"> • Lease and performance guarantee—may guarantee remittance of agreed percentage of revenue to the Obligee • Utility payment guarantee • Tax payment guarantee
Retail	<ul style="list-style-type: none"> • Court Bond • Lease Bond • Workers' Compensation Bond/ Self-Insurance Bond • Utility Guarantee Bond • Lottery Bond • Liquor Liability or Tax Bond • Sales Tax Bond 	<ul style="list-style-type: none"> • Protects the opposing party against wrongful action or guarantees payment of a judgment • Lease and performance guarantee—may guarantee remittance of agreed percentage of revenue to the Obligee • Guarantees the principal has sufficient cash or investments to pay third party claims • Utility payment guarantee • Compliance—taxes will be paid on the lottery bond • Compliance—taxes will be paid on the liquor liability or tax bond • Tax payment guarantee
Sports & Fitness	<ul style="list-style-type: none"> • Boxing Promoters Bond • Professional Fundraisers Bond • Health Club Bond 	<ul style="list-style-type: none"> • Financial guarantee • Compliance—protects against loss or lack of performance of a Surety Bond Principal • Compliance—repayment of fees associated with a club membership
Technology	<ul style="list-style-type: none"> • Performance Bond 	<ul style="list-style-type: none"> • Performance guarantee of contract provisions
Wholesalers	<ul style="list-style-type: none"> • Beer Distributor Bond • Cigarette Tax Bond • Court Bond • Customs Bond • Distillers Bond • Franchise Bond • Liquor Tax Bond • Petroleum Tax Bond • Supply Bond 	<ul style="list-style-type: none"> • Tax payment guarantee • Tax payment guarantee • Protects the opposing party against wrongful action or guarantees payment of a judgment • Guarantees payment of taxes, duties or other assessments • Tax payment guarantee • Guarantees compliance with local laws and payment of required commissions • Tax payment guarantee • Tax payment guarantee • Guarantee for supply or installation projects



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