

GLOBAL  
CORPORATE  
SPECIALTY

## GCS Surety

Strategic surety solutions  
supported by strong and  
effective partnerships

Operating within Aviva's **Global Corporate & Specialty (GCS)** division, our surety team provides customized bond programs for our clients. We understand that all clients have unique risks and challenges when it comes to their business. We incorporate our experience to develop strategic surety solutions that support strong and effective partnerships for today, tomorrow and the future.

[aviva.ca/gcs](http://aviva.ca/gcs)



# GCS Surety

## Who can benefit from GCS surety bonds?

Our surety products meet the needs of:

- › the construction industry through our Contract Surety Bonds
- › individuals and businesses through our Commercial Surety Bonds
- › the resource sector through our Reclamation Surety Bonds

## GCS surety bond capabilities

### Contract Surety Bonds

Our surety solutions meet the unique needs of contractors, and support their projects from inception through to completion by providing:

- › Prequalification Letters
- › Bid Bonds and/or Consents of Surety
- › Performance Bonds
- › Labour and Material Payment Bonds
- › Lien Bonds and Maintenance Bonds

Our GCS surety team has extensive knowledge and experience in construction management, design build and public/private partnerships (P3s). We specialize in, but are not limited to establishing Contract Surety facilities for:

- › general and civil contractors
- › sewer and water main projects
- › electrical projects
- › mechanical projects
- › excavation projects
- › roadwork projects

### Commercial Surety Bonds

Commercial Surety Bonds help to guarantee individual or business commitments by:

- › Ensuring that various legal and government security requirements are fulfilled, and
- › Securing the legal or regulatory obligations of the applicant (principal)

Our range of products include:

- › Fiduciary Bonds for administrators, executors, guardians, and committees.
- › Customs and Excise Bonds for bonded carriers and warehouses, GST, spirits, and tobacco licenses.
- › License and Permits Bonds for gas and electric contractors, private security and guards, collection agencies, livestock dealers, auto dealers, and driver training.
- › Lost Document Bonds for lost or destroyed share certificates or Canada Savings Bonds.
- › Subdivision Bonds for principals involved in the development of subdivisions.

### Reclamation Surety Bonds

Reclamation Surety Bonds guarantee that the financial requirements to fund a resource company's regulatory obligations to reclaim its resource extraction operations are available to the regulator should the resource company be unable to meet its reclamation obligations.

These bonds fulfill the operator's obligation to provide financial assurance to a government regulatory body. They also provide an alternative liquidity guarantee allowing customers to utilize alternatives to letters of credit.

### It takes Aviva

- › Aviva's AA- S&P Rating and positive outlook for the future provide confidence in our ability to fulfill our commitments.
- › Customized surety solutions tailored to the needs of our clients.
- › Our commitment to building mutually beneficial partnerships.
- › Effective communications and transparent expectations.
- › End-to-end ownership of the claims process. Brokers and customers, alike, benefit from a dedicated surety claims team.
- › Local authority/decision makers.

**To learn more about surety solutions within Aviva's Global Corporate & Specialty division, please contact your insurance broker.**

## Industry sector expertise



Development



Construction



Manufacturing



Mining