

Contract surety bonds

Financial security guaranteed to get the job done.





Your commitments are our commitments

You face unique risks and challenges every day. In today's ever-changing environment, you need a surety partner that recognizes you like no other. At **Aviva Surety**, we understand your unique needs and have the depth of experience to help you manage risk effectively, ensuring you're free to focus on your business.

Customized solutions as unique as your business

Whether you're a project manager, general contractor, subcontractor, or a supplier or manufacturer, we provide a surety facility that meets the evolving needs of your business.

At Aviva Surety we take a customized approach, understanding your business goals and looking at the unique ways that you use your resources, skills and experience to be successful. Together with your surety broker, we take the time to understand your business, and then develop a surety solution that's right for you.

Contract bonds: protection from start to finish

In the construction industry, there are different types of contract bonds that support a project from tender to completion.

Tender bonds (such as bid bonds and agreement to bond letters) are used at the tendering stage of a construction project.

Final bonds (such as performance bonds and labour and material payment bonds) are used at the building stage of a construction project.

Your contract surety advantage

When you partner with Aviva Surety, you can take comfort knowing that our common goal is the strength and success of your business. Our team of skilled and experienced underwriters and risk management professionals are specialized in developing a surety facility for organizations like yours. You'll benefit from the knowledge and experience we've gained from working with thousands of contractors on many different types of projects.



Our expertise

We specialize in, but are not limited to, contract surety accounts for the following types of businesses:

- General contractors who oversee construction, including commercial, industrial, and institutional projects.
- Civil and/or roadbuilders, including excavation activities such as heavy equipment, bridge, roadwork, tunneling and concrete work.
- Sewer and water main systems, including any system that contributes to the development and maintenance of the infrastructure, such as drainage and pipelines.
- Sub-trades such as drywall, electrical, masonry, mechanical, and tile and terrazzo contractors.
- Construction suppliers such as pre-cast concrete, steel, stone or plastics.
- Specialty needs including demolition work, steel, formwork, insulation, janitorial, landscaping, environmental contractors, and shoring and caisson work.
- Manufacturers such as window or cabinetmakers.

You also benefit from our extensive knowledge and experience in:

- design-build projects,
- public-private partnerships,
- US bonds, and
- customizing bonds for unique projects.



Solid partnerships that benefit you

We pride ourselves on building solid, mutually beneficial partnerships. Together with your broker, Aviva Surety works closely with you to create a stable, long-term relationship.

We achieve this by:

- understanding your business and responding to your changing needs,
- ensuring that we provide professional, innovative services and products,
- providing superior suretyship through excellence and consistency in assessing and managing risks,
- communicating clearly and openly and honouring our commitments, and
- developing a surety facility customized to your organization.



About Aviva Surety

Aviva Surety is one of Canada's most trusted and valued providers of surety solutions.

We provide a complete range of products to meet the needs of:

- the construction industry through our contract surety bonds
- the residential construction industry through our developer surety and home warranty products
- individuals and businesses through our commercial surety bonds and specialty warranty products

At Aviva Surety, our experienced surety specialists will communicate with you clearly and honestly, and provide extensive knowledge, customized solutions and superior customer service – delivering value that goes beyond the surety bonds we provide.

For more information about Aviva Surety, talk to your broker or visit avivasurety.com.

For more information on how to apply for a surety facility, or to learn about other types of contract bonds, talk to your surety broker today.

Guarantee your commitments today

Talk to your broker today about arranging a surety facility for your business. To learn more about the types of bonds Aviva Surety has to offer, visit **avivasurety.com** or contact one of our regional offices listed below.

About Aviva Canada Inc.

With Aviva Canada Inc., you have the strength and experience of one of the country's leading property and casualty insurance groups behind you. A subsidiary of Aviva plc, the world's sixth largest insurance group, Aviva Canada is a leader in business, home, auto and leisure & lifestyle insurance solutions.

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www.fsc.org Cert no. SW-COC-000952
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