



Commercial surety bonds

A smart choice to guarantee your commitments.

Solid
partnerships
Customized
solutions

avivasurety.com



Your commitments are our commitments

Some situations are riskier than others. When you need the guarantee of a commercial surety bond, think **Aviva Surety**. Our team of skilled and experienced underwriters and risk management professionals are specialized in providing commercial surety bonds for individuals, businesses and organizations.

Commercial surety bonds help you to:

- fulfill public, legal and government security requirements, and
- guarantee that you will meet your legal obligations as the applicant (principal*).

A guarantee when you need it most

You can rest assured knowing that you have the strength and security of Aviva Surety behind you.

Together with your independent insurance broker, our surety specialists will work through the application and underwriting process with you. They'll offer extensive knowledge, customized solutions and superior customer service – to deliver value that goes beyond the surety bonds we provide.

This guide explains our complete range of products, including:

- fiduciary bonds,
- customs and excise bonds,
- license and permit bonds, and
- lost document bonds.

Your insurance broker can provide you with the necessary commercial surety application forms, or you can simply download them from avivasurety.com.

* Principal: the legal surety term for the person or business whose obligation the surety bonds will guarantee.

Fiduciary bonds that make it easy to help others

A fiduciary bond ensures that, as the applicant on the bond (also called the fiduciary), you faithfully perform your duties according to a will, relevant law or court order.

You may need a fiduciary bond if you are acting as one of the following:

- an administrator,
- executor,
- guardian,
- trustee in bankruptcy, or
- foreign executor.



The right fiduciary bond to meet your needs

Administration or executor bonds

The most common type of fiduciary bond, you may need an administrator or executor bond if a court appoints you:

- as an administrator, to administer the assets of a person who has passed away without a will, or
- as an executor, to administer the assets of a person who has passed away with a will.

Guardianship bonds

Like an administrator bond, you may need a guardianship bond if a court or provincial legal body appoints you to manage the assets of a person who has been declared incapable of managing his or her own affairs due to age, illness or accident.

Trustee in bankruptcy bonds

If you are acting as a trustee in bankruptcy, you may also be a negotiator between the person who owes money (debtor) and their creditors. Appointed by either a judge or the creditors, you would act on behalf of the debtor to guarantee that the process:

- serves both the creditors' and the debtor's interests, and
- adheres to bankruptcy laws.

Foreign executor bonds

Foreign executor bonds are often needed if you are an estate executor who lives outside the jurisdiction of the court overseeing the estate.

Customs and excise bonds: making it easy to do business

You may need a customs and excise bond if your business involves import, export, manufacturing, sales or distribution of goods in Canada.

It ensures that you will:

- pay federal or provincial duties/taxes, and
- comply with all legal and tax acts and requirements related to your business.

Canada Customs bonds

You may need a Canada Customs bond if you or your business needs to provide financial security to the Canada Border Service Agency (CBSA) or Canada Revenue Agency (CRA) before you import, export or move commercial goods through Canada. This bond ensures that you meet the requirements of the act or regulation governing the customs activity you are carrying out.

Excise bonds

You'll need an excise bond if you or your business requires a spirits or tobacco license. Alternatively, you may have a need to replace your existing security with a bond.



License and permit bonds

If your business operations involve some risk to the public, you may need a license and permit bond in order to do business in any of the following areas:

- sales
- service providers
- manufacturing
- product distribution

Governments often regulate these types of businesses and activities to protect the public against incompetence or fraud. The license and permit bond ensures that your business fully meets all government rules and regulations.



Lost document bonds

You may need a lost document bond if you have investments, such as Canada Savings Bonds or stock certificates, which have been lost or destroyed, and need to be replaced.



Applying for a commercial surety bond

Not sure which application to complete? It depends on the type of bond you need.

Fiduciary bond	Fiduciary application
Customs and excise bond	Canada Customs application
Excise bond	Customs and excise application
License and permit bond	License and permit application
Lost document bond	Lost document application

Your insurance broker can supply with you all the forms you need, or you can download them from avivasurety.com.

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.

Guarantee your commitments today

Talk to your broker today about the extra peace of mind commercial surety bonds provide. 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. A subsidiary of Aviva plc, the world's sixth largest insurance group, Aviva Canada is a leader in business, home, auto and leisure and lifestyle insurance solutions.

West 1 800 567 4886
Central 1 800 363 6330
Atlantic 1 800 565 7153

Prairies 1 800 567 4886
Québec 1 800 361 4818



Sources Mixtes

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