



SURETY

WHAT MAKES IT DIFFERENT FROM INSURANCE?

Who needs a surety bond?

People need insurance to protect *themselves* against potential losses. On the other hand, a surety bond is your guarantee that you will fulfill financial responsibilities to *your client*. The amount of the bond may be paid to your client if you don't perform specified acts within a stated period. While often underwritten by insurance companies, a surety bond is NOT insurance, it is a line of credit. If there is a claim, it's paid to your client – and you must ultimately repay that amount. The premium is contract price – a small percentage of the bond's value that you pay to get the bond. Your client may require a bond before they will work with you. Or a bond may be necessary to obtain a license for the work you do. There are hundreds of different types of surety bonds to cover a wide variety of situations.

Every bond is different – Alliance Advocates are here to help.

Alliance Advocates will not only find the best surety company to provide your bond, we will negotiate the best terms for your unique needs. Because of the strength of our relationships, we can usually obtain substantial pre-paid discounted premiums, and we're often able to issue bonds within the same day of application. Your consultant will make this intimidating process simple and painless. And because we analyze a full overview of your financial statements, we can often discover other opportunities to improve your financial position and cash flow.

We'll negotiate any type of bond you throw our way, including license bonds, notary bonds, financial bonds, resident fund bonds, utility bonds, and onsite/offsite bonds, among many others. We can even help you decipher whether or not you *really* need all of the requested bonds or if we can narrow them down to one or two.

Surety bonds can be a valuable financial tool.

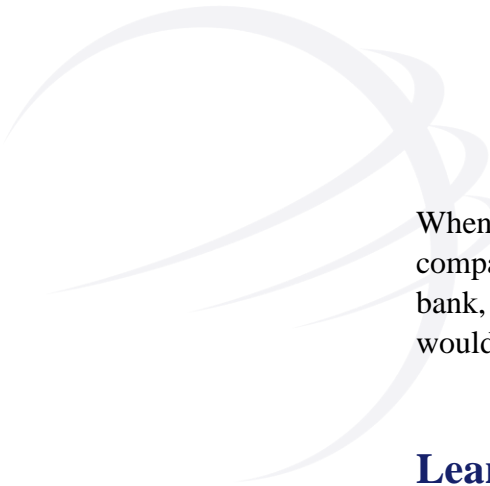
The right surety bond can make your company more competitive when you're bidding for work. It's a guarantee that you are capable of completing the project at the price you quote.

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When handled properly, a surety bond can put money back into your company to reinvest in assets. If you instead opened a line of credit with a bank, you would have a balance sheet liability – and some of your assets would have to be used to secure the loan.

Learn more about how to use surety bonds for your company.

Applying for a surety bond can require a great deal of personal information. Your Alliance Advocate handles these details with great care and discretion. If you require a surety bond and have questions, contact an Alliance Advocate today.



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