

# Surety solutions worldwide

**Surety bonds or guarantees protect businesses against losses resulting from a contractor or supplier's failure to meet their obligations. QBE offers dependable and innovative surety and guarantee solutions right around the world.**

## Surety and guarantee

A surety bond or guarantee is a promise to pay one party (the beneficiary) an agreed sum should a second party (the principal or contractor) fail to meet an obligation such as fulfilling the terms of a contract. The surety bond protects the beneficiary against losses resulting from the contractor's failure to meet that obligation.

Surety bonds are widely used in the construction industry, where businesses need financial comfort that projects will be completed on time and to budget. In addition, surety bonds are a feature in many other industries and can be used to guarantee a wide range of commercial obligations even including a company's regulatory or statutory duties.

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### How we can help

With a broad portfolio of both contract and commercial bonds, our experienced Surety team can offer a wide range of surety and guarantee products or help develop a new surety solution specific to a company's needs.

We understand the crucial importance of rapid decision-making when commercial talks are underway. With us, we will deal directly with key decision-makers empowered to make legal, commercial and credit decisions without delay.

We work proactively with all parties to deliver practical cost-effective solutions as quickly as possible. We immediately review all applications on their individual merits. We're known in the market, for our speed of response, our flexibility, and the constructive feedback we provide on every request.

### Global service

Our surety team operates worldwide, with operations based in Australia, France, New Zealand, Singapore, the UK and the US. QBE's international network means we can provide surety products on a truly global basis.

QBE is one of the world's leading general insurers and reinsurers. With a global reputation as business insurance specialists, we employ 12,000 people in 31 countries, and have operations in all the world's key insurance markets. Our A+ rated security gives brokers and customers the confidence they need to partner with QBE.

Our underwriters are responsive and commercially-minded. They have the talent and flexibility to create bespoke solutions, helping us win new customers and keep them. Brokers and customers alike value how easy we are to work with. We're recognised for outstanding customer service, and for offering direct access to experienced underwriters with the authority to make decisions quickly.

### Want to know more?

Please visit our website [tradecredit.qbe.com](http://tradecredit.qbe.com) and select your QBE region for further details.  
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