



## Construction Services Express

### TRAVELERS BOND & SPECIALTY INSURANCE

Travelers has been serving the surety bonding needs for contractors of all sizes for more than 100 years. As an agent, you can have confidence that the market leader can effectively service the needs of your small and emerging contractors, too. Of the top 10 contract surety writers, Travelers has the longest continuous focus on the small contractor marketplace.

#### Why should I work with Construction Services Express?

- Fast turnaround: Typical turnaround time is 48 hours after receipt of a fully completed submission.
- Simplicity: Fax or e-mail your request, and we'll take it from there.
- Expertise: You'll have access to underwriters dedicated to this industry niche. Our understanding of the unique needs of the small contractor marketplace makes us especially responsive to your surety bond needs.
- Personal service: You will have an assigned underwriter who takes an interest in the success of your agency and your customer.

#### Construction Services Express focuses on:

- Bid, payment and performance bonds for construction entities
- Maximum single and aggregate bonded work program of \$500,000
- Work must be within the contractor's proven field of expertise
- Work must be within the applicant's normal operating territory
- Owner(s)/principal(s) with satisfactory credit history
- Owner(s)/principal(s) with sufficient business and/or personal financial resources
- Risks providing full corporate and personal indemnity

#### Partner agencies

- Travelers Bond & Specialty Insurance's appointed agencies with a focus on the surety bond needs for the construction industry
- Agencies with a commitment to grow their portfolio with Travelers
- Agencies must possess Travelers Power of Attorney

#### Minimum underwriting submission requirements\*

- Completed Construction Services Express Bond Questionnaire
- Either a current business financial statement or a current business tax return
- Personal financial statements for all owners
- Favorable personal credit (report will be obtained by Travelers)
- Agency recommendation

#### Ineligible risks

- Environmental and hazardous trades
- Real estate developers, shipbuilders and curtain wall builders, and residential contractors

\* CPA prepared financial statements are not required; tax returns are accepted.

## Travelers offers substantial capacity and solid financial strength

For more than 100 years, Travelers has been a leader in the surety industry. We have a combined Treasury listing of nearly \$1.4 billion and top rating agencies have consistently provided our primary underwriting company, Travelers Casualty and Surety Company of America, with high marks for financial strength.

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## Travelers knows Construction Services for small contractors.

Contact Travelers Construction Services Express at 800.873.1477 or fax your application directly to 866.281.9604.

Please visit the Bond Forms Library at [bondforms.travelers.com](http://bondforms.travelers.com) for access to our applications and forms.

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[travelers.com/contractsurety](http://travelers.com/contractsurety)

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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