



Credit Lines and Surety

Helping you meet your obligations and protecting your reputation

Liquidity and trust are both vital for successful business. If a client, business partner or government agency needs a surety bond or guarantee from your organization, Zurich is here to help.

Meet tomorrow prepared



Protecting your projects with reliable surety



What is a surety bond?

Surety is the promise to be liable for the financial obligations of a third party. It is normally provided as a bond or guarantee by a guarantor, securing the primary obligations of a principal to a third-party beneficiary.

There are two main types of surety:



Contract surety

Contract surety, which includes bid, performance, labour and materials payment, advance payment, maintenance and defects liability covers relating to construction and engineering projects.

Construction contractors who carry out public works projects will generally need contract surety bonds. Many private construction projects can also require a surety bond. The contract bonds typically guarantee that subcontractors and suppliers will be paid for services rendered and materials supplied to the bonded project. We offer a comprehensive range of bonds for contractors, including:

- Bid bonds
- Performance bonds
- Labor and material payment bonds
- Subcontract performance bonds
- Maintenance bonds
- Supply bonds
- Public-private partnership bonds
- Miscellaneous bonds, including subdivision bonds, advance payment bonds and grid connection bonds.



Commercial surety

Commercial surety, which includes covers for contractual and legal obligations of a principal that do not relate to construction projects.

Commercial surety bonds are used by public, legal and governmental bodies to protect against financial risk, and guarantee that a business will meet its legal obligations. They are used in a wide range of sectors, including healthcare, business process outsourcing, technology, manufacturing, pharmaceuticals, lodging, energy, transportation and natural resources.

We offer a comprehensive range of commercial surety bonds, including:

- License and permit bonds
- Court bonds, including judicial bonds and fiduciary bonds
- Workers' compensation self-insurance bonds
- Environmental surety bonds
- Miscellaneous bonds, including fiscal and tax obligation bonds, travel bonds, warranty, customs bonds and rental bonds and grid connection bonds.



Trade credit insurance

If your business is at risk of short-term non-payment, such as invoices not being paid due to insolvency or a default of payment, trade credit insurance can cover any loss under the policy.

We offer trade credit insurance to cover banks, trading companies, manufacturers and other creditors. Our two underwriting offices for trade credit are based in Germany, with an underwriting desk in the UK, and Switzerland.

Helping you manage risk worldwide

We have the global footprint, construction and industry expertise and meaningful surety capacity to help global companies succeed.



15 countries across three continents:

North America

Zurich is a leading surety provider in the US and in Canada.

Latin America

We operate across Argentina, Brazil and Colombia.

Europe

We have local surety teams in Germany, Italy, the Netherlands, Belgium, Spain, France, Switzerland, Sweden, Poland* and the UK, and surety issuing capabilities in many other European countries.

Zurich has built a powerful network of offices and insurance partner companies to meet your surety needs around the globe. A Zurich Multinational Program is a full-service solution that covers all your surety needs, taking into account country-specific market conditions, so you have a consistent standard of coverage across all your global operations.

Why choose Zurich for surety and guarantees?



Zurich is one of the largest and most trusted surety insurance companies across the world. We have been helping businesses with surety bonds since 1890 and are one of the world's longest continuously operating providers.



Global team with a local focus

We have over 250 underwriters situated across 15 countries, all supported by experienced credit analysts and technical underwriters.



Wide range of solutions

We can offer you a variety of surety bonds, with capacity ranging from mid to very large projects.



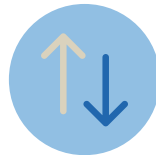
Focused on your needs

We have the expertise to be able to tailor a completely customized solution for your business.



Full support from policy writing to claims

We go above and beyond for our customers, offering the very highest standards of service, and our surety claims service can help you manage any kind of claim.



Cross-border capabilities

Our Zurich Multinational Network and our fronting solutions mean that we can support you across a range of geographies and jurisdictions.



Highly respected solvency

We have a set of consistent and reliable external ratings that are largely accepted by public authorities, banks and corporations.

Rating agency	Category	Zurich Insurance Company Ltd	Zurich American Insurance Co.	Zurich Insurance Europe AG
S&P	Financial Strength Rating	AA/stable	AA/stable	AA/stable
Moody's	Financial Strength Rating	Aa2/stable	-	-
AM Best	Financial Strength Rating ¹	A+(Superior)/stable	A+(Superior)/stable	-
	Issuer Credit Rating ¹	aa/stable	aa/stable	-

Ratings as of January 2026.

¹ AM Best differentiates between the Issuer Credit Rating and the less granular Financial Strength Rating in their proprietary methodology.

Testimonials and accolades



Top 100 Writers of Surety Bonds, as judged by the Surety & Fidelity Association of America, 2023.



Over 85% of Engineering News-Record Top 100 Contractors choose Zurich for their surety or insurance needs.

Source: As of September 2021 and based on ENR 2021 Top 400 Contractors list cross-referenced with Zurich customers with a policy in force during the report year. ENR 400 (Engineering News-Record) rankings are based on construction revenue.



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We are proud of our longstanding partnership with Zurich, with whom we share common values.

Marco Tummarello, CFO Ghella S.p.A.

Reach out to your local contact

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P0567520 (08/23) TCL

