

## Give Us A Call

EMC Insurance Companies is licensed in all 50 states and offers responsive local service through nine branch bond offices.

### Birmingham (AL, FL, GA, LA, MS, TN)

Phone: 800-239-2005

Fax: 866-513-9552

### Chicago (IL, MI, WI)

Phone: 800-942-7448

Fax: 888-992-1377

### Cincinnati (OH, IN, KY)

Phone: 800-732-5595

Fax: 888-992-1657

### Dallas (TX)

Phone: 800-725-0802

Fax: 888-992-6941

### Denver (CO, ID, MT, OR, UT, WA, WY)

Phone: 800-696-2362

Fax: 888-992-3756

### Des Moines (All Other States)

Phone: 800-247-4445

Fax: 515-345-2994

### Kansas City (MO, AR)

Phone: 800-821-4702

Fax: 888-992-5142

### Phoenix (AZ, NM, NV)

Phone: 800-432-8422

Fax: 866-992-6204

### Wichita (KS, OK)

Phone: 800-223-0562

Fax: 888-992-7439

### Home Office Bond Department

717 Mulberry

Des Moines, Iowa 50309-3872

515-345-2689

www.emcins.com



## Count on EMC

*Count on EMC* represents the core values upon which EMC Insurance Companies has built its reputation. Since 1911, policyholders, agents and employees have come to *Count on EMC* for comprehensive protection, superior service and financial stability.

## National Coverage

Headquartered in Des Moines, Iowa, EMC Insurance Companies provides insurance coverage and services through branch and service offices across the country. With more than 2,100 employees and assets of approximately \$3 billion, EMC ranks among the top 60 insurance organizations in the nation.



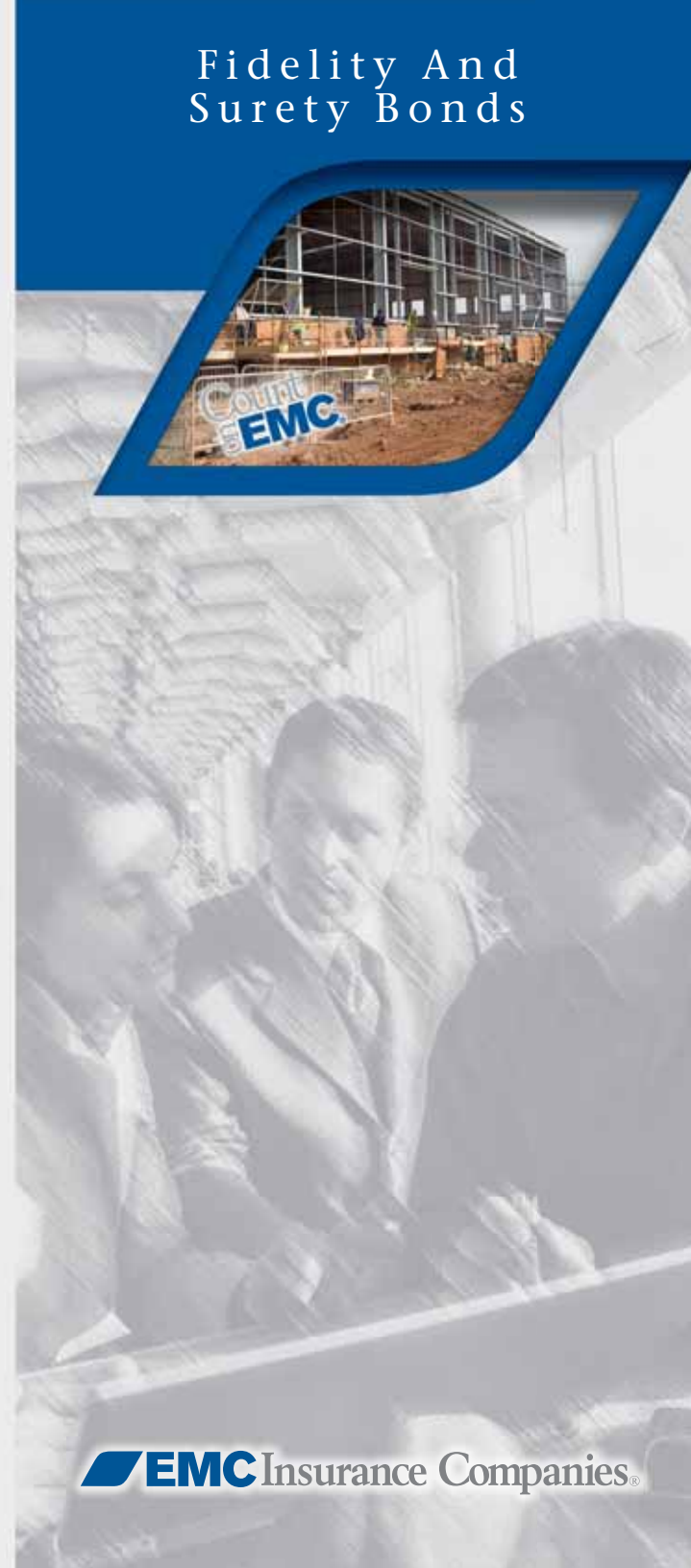
● Branch Bond Offices

The contents of this brochure are provided for informational purposes only and are not intended to be all inclusive. Please refer to the issued bond for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the bond, the bond terms and conditions will prevail.

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Color photo ©iStockphoto.com/Paul Mckeown.

# Fidelity And Surety Bonds



**EMC** Insurance Companies®

You can *Count on EMC*<sup>®</sup>  
as a stable, trusted and  
reliable source for...



When faced with the challenge of obtaining a fidelity or surety bond, you can *Count on EMC*. For more than 60 years, EMC's Bond Department has been a stable and responsive source for independent agents. When you consider the scope of the products we offer and the level of service provided through our regional offices, there is no better choice for your next bond than EMC.



### **Contract Bonds**

Employers Mutual Casualty Company is included on the Department of the Treasury's list of certified companies.

#### **Standard Contract Bonds**

EMC offers the following types of bonds, which provide coverage stating that the contractor/supplier will faithfully perform the terms of a written contract:

- Bid Bonds
- Performance Bonds
- Payment Bonds
- Maintenance Bonds
- Supply Bonds

#### **Rapid Bond**

This special plan is designed for contractors needing small and infrequent bonds. The requirements are less stringent than those for our standard contract bond program.

### **License And Permit Bonds**

License and Permit bonds are required by state law, municipal ordinance or regulations when granting a license to engage in a particular business or the granting of a permit to exercise a particular privilege.

### **Court Bonds**

#### **Judicial Bonds**

Judicial bonds are required by the court from a litigant for the protection of the opposing litigants or other interested parties. Judicial bonds preserve the rights of the opposing litigant in the granting of the privilege or remedy.

#### **Fiduciary Bonds**

Fiduciary bonds are required of a fiduciary by the court. These bonds cover loss resulting from any failure of the fiduciary to faithfully perform the duties and obligations required by law.

### **Public Official Bonds**

Public Official bonds guarantee faithful performance of duty by a public official in a position of trust. These bonds also provide for an honest accounting of all public funds handled by a public official. They may be written on an individual, schedule or blanket basis.

### **Fidelity Insurance**

Fidelity insurance (employee theft coverage) indemnifies an employer for loss of money, securities or other property caused by employee theft. This insurance coverage may be written on a mono-line basis, as part of a stand-alone crime policy or included as part of a package policy. Fidelity insurance can be written for both commercial and governmental entities, and can include coverage for ERISA plans.

### **Miscellaneous Bonds**

In addition to the bonds noted, EMC's Bond Department has the resources to respond to your specialized and unique bonding needs. Many of these needs may be of a financial guarantee nature, such as a lost securities bond.

### **The EMC Difference**

What sets EMC apart as a source for bonds? It's the way we deliver those products to you.

- **Prompt Service** – EMC adds value to the bonds by providing quick response and turnaround time.
- **Stability** – You benefit from EMC's strong financial backing and consistent underwriting philosophy.
- **Experience** – EMC's knowledgeable, experienced staff listens to your needs and responds accordingly.
- **Trust** – EMC's reputation is reinforced by its affiliation with nationally respected bond and contractor associations such as NASBP, SFAA, ABC, AGC and CFMA.

Contact your local EMC bond representative for more information, including terms.