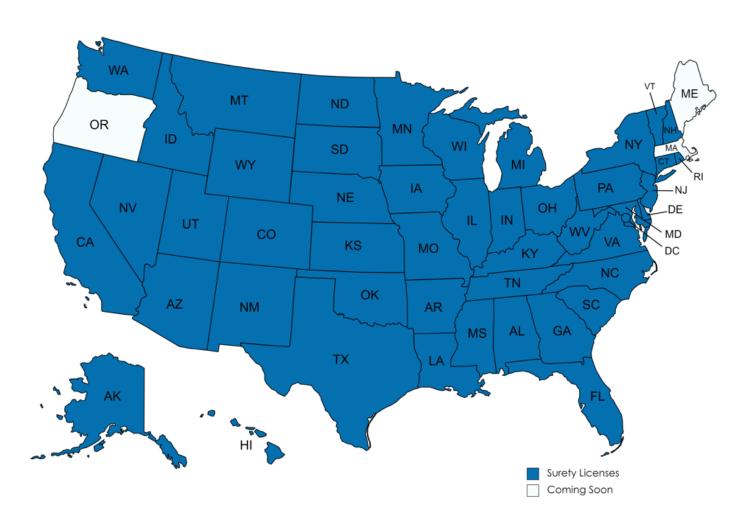


All Bonds are underwritten by Universal Fire & Casualty Insurance Company, "A-" (Excellent) by A.M.Best.

Bond Guide- Bond Ramp

We offer an extensive list of commercial surety bonds and are constantly adding more bond offerings to Bond Ramp. Bond forms are often specific to a particular state or jurisdiction, so we do our best to populate the portal to account for obligee specific forms and our proprietary forms, where applicable. If you **don't see the bond you need**, simply send us a request, and if it falls within our bond offering guide in one of our licensed states, we will have the bond uploaded the same day. We have a large library of License & Permit Bonds, Public Official Bonds, Notary Bonds, Court & Fiduciary Bonds, and Miscellaneous Bonds.

Coverage Areas



Bond Offerings- Bond Ramp

Please see the below for issuance guidelines by bond category. Please note that not all bond offerings are listed below.

License & Permit Bonds

We offer a majority of license and permit bonds, and many can be instantly issued up to certain bond amounts depending on the category. Below are some popular bond categories.

Contractor Bonds:

Many contractor license or permit bonds are *instantly issued up to a \$25,000 bond amount* when the bond obligations don't include performance and payment conditions. Certain contractor bonds, such as California, contain adverse clauses, so we perform underwriting based on an applicant's background, years in business, credit history, and other factors when appropriate.

Motor Vehicle Bonds:

Motor Vehicle Bonds are required in most states and will require underwriting based on the applicant's credit history, years in business, and other factors.

Defective Title Bonds:

Lost title bonds are required in most states and can be instantly issued up to certain limits depending on the state if the vehicle doesn't have an existing lien on it from the previous title holder. If underwriting is required, we will require Proof of Ownership documents.

Tax and Fees Bonds (Liquor, Retailers, All Others):

These bonds will typically require underwriting when the bond amount is above \$10,000 due to the financial guarantee obligation of the bond. We will review the applicant's credit history and years in business.

Freight Broker Bonds (BMC-84):

BMC-84 bonds will require underwriting based on the applicant's background, years in business, credit history, and Business or Personal Financial Statements with prices that start around \$900 for highly qualified applicants.

DMEPOS (Durable Medical Equipment, Prosthetics, Orthotics Supplies):

DMEPOS bonds will require underwriting with prices that start at \$500 for highly qualified applicants.

Court & Fiduciary Bonds

Probate Bonds:

Probate bonds are required in Probate Court when someone is appointed as an executor, administrator or guardian of an estate. For the underwriting of these bonds, we will require copies of court documents, a schedule of assets and liabilities of the estate, the distribution plan, information on the Attorney assisting the applicant, and a review of the applicant's credit history.

Judicial Proceeding Bonds:

These bonds are required if a defendant or plaintiff files for an appeal, injunction, or release of property during a legal proceeding. For the underwriting of these bonds, we will review the applicant's credit history and court documents that define the obligations the applicant owes to the court.

Public Official Bonds

Notary Public Bonds:

These bonds are instantly issued and an Errors & Omissions policy can be purchased inconjunction with the bond.

All Others (Treasurers, Sheriffs, Judges, Clerks):

Most Public Official bonds are instantly issued up to a \$10,000 bond amount. When underwriting is required, we will review the obligations of the position along with the applicant's background and credit histroy.

Full List of Bond Categories

LICENSE AND PERMIT BONDS (Including U.S. Government Excise Tax and Customs Bonds)	
Market Agencies or Dealers	Grazing and Farming Permits and Leases
Packers	Livestock Dealers Excluding Bonds Required under Packers and Stockyards Act
Commission Merchants and Produce Dealers -	Milk Dealers
Other than Livestock	
CONTRACTING (BUILDING, CONSTRUCTING, ELECTRICAL, MOVING, PLUMBING AND OTHER SUB-TRADES)	
All Contractors License - Compliance	Where Bond Runs to Municipality
All Contractors License - Third Party Liability	Where Bond Runs to State
All Contractors License - Performance and/or	Excess Weight and other Highway and Street
Payment	

CUSTOMS BONDS AND CARNET BONDS:	
Carnet Bonds	Single Entry, Continuous
MOTOR VEHICLE	
 New or New and Used Car, Truck, Mobile Home, RV Dealers and Salesmen 	Defective Title Bond
Used Car, Truck, Mobile Home Dealers and Salesmen	Mobile Home Dealers - Warranty Coverage
All Other Motor Vehicle	Dealer Bid and Supply Bonds
RETAIL SERVICES AND PROFESSIONAL LICE!	NSES
Amusement, Sports Permits and Health Spas	Detectives
Auctioneers - Other Than Livestock	Employment Agencies
 Blasting, Explosives and Fireworks 	Liquefied Petroleum Gas – Compliance Bond
 Itinerant Merchants, Photographers, Book and Magazine Solicitors, Retail Stores, Service Shops 	Professional Licenses Including Funeral Directors, Cemetery Permits; and Nursing Homes
Schools - All	Travel Agencies
Transportation Brokers	Weighmasters and Other Quality Control Inspectors
TAX AND FEES (INCLUDING EXCISE TAX)	
Manufacturers, Brewers, Distillers, Winemakers,	Cigar, Cigarette and Tobacco Tax
Warehouses, Rectifiers and Wholesalers	
Retailers	All Others
CONTRACTORS TAX	
Single Contract	Blanket Contracts
GASOLINE, DIESEL FUEL AND KEROSENE TA	X
 Refiners, Pipelines, Railroads and Airlines 	Mileage Tax
All Others - Sellers and Users	Miscellaneous Taxes
Inspection Fee Tax Bond	Sales, Use and Consumer Tax
WAREHOUSING – GRAIN AND COMMODITIES	
 U.S. Warehouse Act Licensed and Commodity Credit Corporation Warehouses 	Other Private Warehouses (All)
State Licensed Grain and Commodities Warehouses	Other Public Warehouses (All)
TAX OR FEE BONDS, PAYMENT OF	
Lottery Agent Bonds (\$80,000 limit per principal)	
FIDUCIARY BONDS (PROBATE AND OTHER C	COURTS)
Adminstrator	Executor
Guardian of a Minor	Guardian of an Incapacitated Person
Bank as Fiduciary	Trustee, Custodian
PUBLIC OFFICAL BONDS	
Notary Public	Treasurers & Tax Collectors

Judges & Clerks

Peace Officers