



Surety and guarantees

Succeed in your market

When you choose Liberty Mutual Surety, you get financial strength, stability, innovation, and the extensive knowledge of a global company coupled with the expertise of your local market. Our outstanding, incomparable suite of client services helps our customers and brokers succeed in their marketplace.

Our long-term approach allows us to build strong market relationships in Spain, gain unique knowledge and understanding of businesses, and provide surety and guarantee products and services that add value, helping clients achieve their business goals.

As a mutual company, we focus not on shareholders and stock markets, but on our clients and partners.

Solutions for your most complex surety risks

In today's fast-moving business environment, bonding requirements are often time-sensitive and vital to a company's success. Our approach is to be innovative and flexible, focusing on providing outstanding service to our clients. This is why some of our clients have been with us for more than 20 years.

Our ever-evolving surety products provide working capital-efficient solutions that support clients with their contractual obligations without utilizing their existing credit lines with lenders.

Our experienced teams are resourceful, responsive, and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.



#1 surety and guarantees
provider worldwide ¹



'A' (Stable)
by Standard & Poor's



Can issue bonds
in 60+ countries



19 country
operations

Our typical industry sectors include:

- Construction
- Renewable Energies
- Housing
- Transportation
- Engineering
- Oil & Gas
- Manufacturing
- Retail
- Defence
- Pharmaceuticals

Types of surety bonds and guarantees:

A surety bond can be used to guarantee various types of contractual and noncontractual obligations, including:

- Public sector bonds: Bid/tender bonds, performance bonds, advance payment bonds, and retention bonds.
- Gaming sector bonds: Guarantees related to betting operations, gaming licenses, bingo activities, and deferred payment of gaming taxes and fees.
- Customs bonds, including transit guarantees, supported by our European presence and capabilities.
- Energy bonds: Grid connection bonds and guarantees related to EPC (Engineering, Procurement and Construction) projects.
- Real estate development guarantees: Advance payment guarantees for home buyers and Build-to-Rent projects.
- Miscellaneous bonds: Guarantees required for various legal proceedings, deferred and installment tax payment arrangements, grants and subsidies, and the performance of private contracts.

Local connections. Global reach.

We have dedicated surety staff based in 20 countries across Europe, Asia Pacific, North America, and Latin America including:

- Spain
- England
- Germany
- The Netherlands
- Belgium
- Italy
- France
- Norway
- Sweden
- Australia
- Hong Kong
- Singapore
- Brazil
- Chile
- Colombia
- Peru
- Mexico
- United States
- Canada
- India

As part of Liberty Mutual Insurance, we're one of the largest providers of surety bonds and guarantees globally – supporting both large publicly traded and privately-owned companies. We can provide local expertise, knowledge, and significant capacity to assist with your bond locally, or in another country.

While Liberty Mutual Surety underwriters specialize in surety bonds and guarantees, our Liberty Specialty Markets partners can provide you with property, casualty, and specialty insurance coverage. That's one of the benefits of working with one of the largest insurance companies in the world.



Contact us

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This document provides a general description of this program and/or service. See your policy, bond, service contract, or program documentation for actual terms and conditions. Insurance and surety are underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries.

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