



Typical industry sectors

Our typical industry sectors include:

- Construction
- Engineering
- Telecommunication
- Transportation
- Renewables

and more.

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 Sweden, 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. We take time to get to know our clients and what they need from their surety.



Insurance Europe SE

with in-depth knowledge of the Sweden market

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.

(*based on publicly

available data)

Our ever-evolving surety products provide working capital-efficient

Types of surety bonds and guarantees:

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.

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

- Performance guarantees. Protects the beneficiary under contract period(10%) and during warranty period(5%).
- Advance Payment & Input Guarantees BRF. Guarantees advance payments as well as stake input in development of BRF's.
- Guarantee for explotation. Ensures that the municipality gets paid if not developer can fulfill the payments according to the agreement.
- Rental guarantees. Ensures that a tenant pays rent for a given period as agreed in the underlying lease with the landlord.

Liberty is here for you. Today. Tomorrow. Together.

For more information, please visit: **Imi.co/business.**

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- **Customs guarantees.** Serves as security for the payment of customs duties and taxes when trading with other countries.
- **Paymet guarantees.** Ensures that the buyer complies with his payment obligations and pays the agreed amount to the seller.

Local connections. Global reach.

- Advance Payment guarantees.
 Provided as security for the advance payment if the goods or services are not delivered as agreed.
- Enviromental guarantees. Covers restoration of land after mining and wind mills.

Liberty Mutual's surety operations in Europe, Asia Pacific, North America, and Latin America are handled by multilingual local underwriters with in-depth knowledge of local contexts and practices. In addition to Sweden, within Europe Liberty Mutual Surety has offices in:

- Belgium
- France
- Germany
- Italy

- Norway
- The Netherlands
- Spain
- United Kingdom

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. In Sweden, Liberty Mutual is accepted by all beneficiaries and contractual counterparties.

Contact us

Liberty Mutual Surety Europe B.V., with a trade name of Liberty Mutual Surety, is an authorized agent of Liberty Mutual Insurance Europe SE.

For more information, visit **libertymutualsurety.com**.

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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