



INTRODUCTION

ADVANTAGES

COVERAGE

BONDING SCHEME

THE BEST OPTION

BENEFITS



## WHY WAS THIS PROGRAM CREATED

Created as an **agile tool** to support **enterprises** dedicated to construction, **goods supply** and services to be rendered, to **guarantee its bonding needs**. Providing the tranquility of having the optimum performance **from the beginning and until each projects' conclusion**.



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## ADVANTAGES OF CONSOLIDATION

- Is an effective filter at the selection process of goods and services suppliers, for the business and bond issuance analysis.
- Agile bond issuance by the establishment of terms and conditions by the bond wording homologation.

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## ADVANTAGES OF CONSOLIDATION

- Higher certainty for the beneficiary (obligee) for the claims to be filed, as for their proceeding opinion.
- Simpler and agile bonds portfolio administration.

BONDS MENU ►



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## WHICH OBLIGATIONS ARE GUARANTEED?

- Bid bond ▶
- Advance payment bond ▶
- Performance bond ▶
- Conventional penalties bond ▶
- Good quality bond ▶
- Labor contingencies bond ▶



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## OBLIGATIONS

### BID BOND

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Guarantees the offer intending submitted by the contractor or supplier

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## OBLIGATIONS

### ADVANCE PAYMENT BOND

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Guarantees the duly investment, total or partial, and the amortization of all the amounts delivered to the principal (guaranteed) at any time within the effectiveness period of the contract executed, as advance payment by the beneficiary, as well as the reimbursement of the advance amount not invested or amortized, with the interests that, in each case were agreed with the principal for such purpose.

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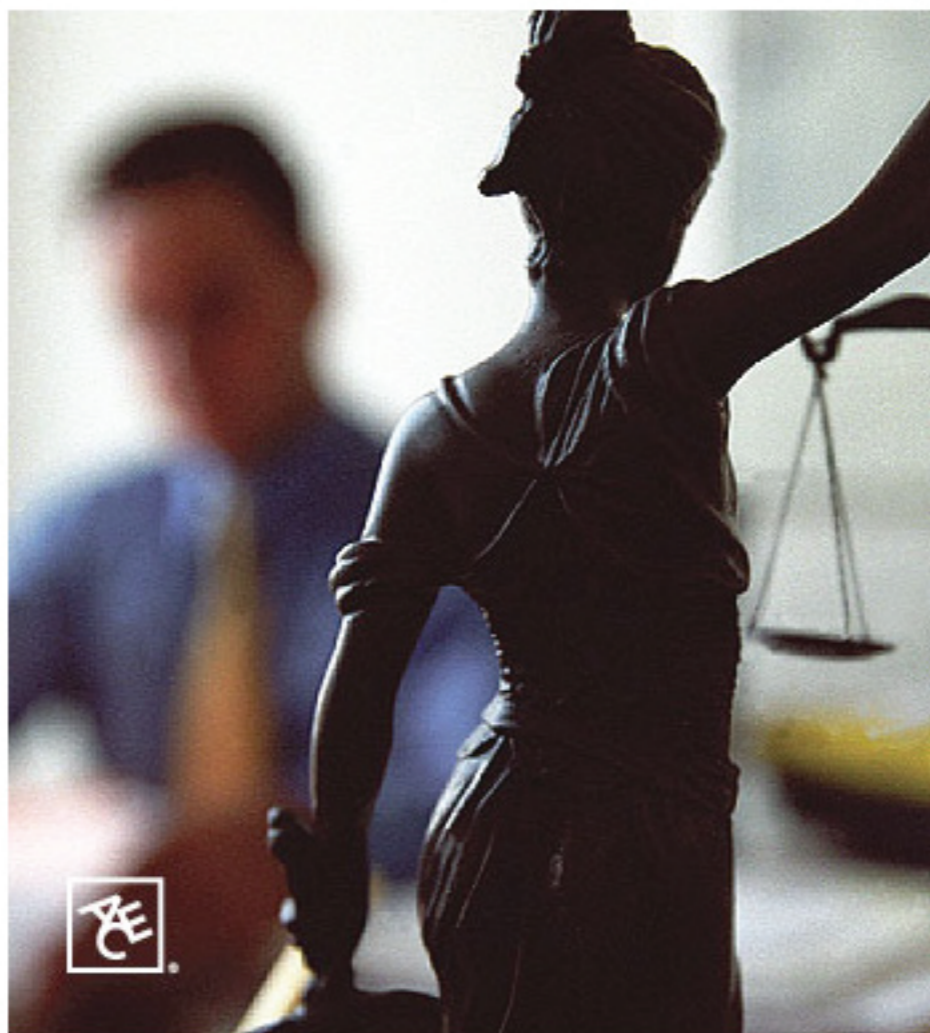
## OBLIGATIONS

### PERFORMANCE BOND

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Guarantees the goods delivery, the works execution and / or the performance of the obligations arising from the bonded contracts, under the conditions and specifications established at the contracts or purchase orders, executed between the principal and the beneficiary, and responds in attention to the unfulfilled obligation measure or proportion.

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## OBLIGATIONS

### CONVENTIONAL PENALTIES BOND

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Guarantees conventional penalties established at the contracts, up to aggregate amount referred at such contracts; moratorium ones shall be considered when the Principal does not meet timely the delivery of the goods or hired services. As for the non moratorium penalties, said obligation and performance of the contract will not be called against the surety company, solely one of them will be subject to be claimed.

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## OBLIGATIONS

### GOOD QUALITY BOND

(Hidden vices repairs)

Guarantees good quality of the executed works, of the goods or merchandise delivered to the beneficiary used at the works execution, until a year after the reception date, as well as the hidden vices repairs accordingly to each inclusion endorsement. The amount to be claimed, shall correspond to the real value of the damage repair.

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## OBLIGATIONS

### LABOR CONTINGENCIES BOND

Guarantees possible labor contingencies that may arise against the suppliers of contractors, regarding labor pretensions of employees and / or arising from non fulfillment payment of employer - employee

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## HOW TO FORMALIZE THE BONDING SCHEME?

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1. Bonding Contract: Terms and conditions that will govern the bonding are established.
2. Master Bond: Policy upon which every inclusion endorsement will be issued.
3. Inclusion endorsement wording.

**Vendor agreement format**

**Vendor agreement format labor contingencies**



### ACE FIANZAS MONTERREY, S.A. YOUR BEST OPTION

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- For its experience in the market
- For its product acknowledgment
- For its financial and moral institutional strength
- For having the most successful, professional and updated network of certified intermediaries and brokers, who will counsel you
- For having Moody's Score of BAA1



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## ADDITIONAL BENEFITS

We rely on forefront technology that allows us to offer you a remote issuance system with which you may print your bonds at any place you might be.

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## ADDITIONAL

## BENEFITS

Simplicity on your bonds administration, access to a data base (monitoring system), since accumulated amounts, bond closings (cancelation) may be verified, reports may be generated, etc., from your own office comfort.

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## ADDITIONAL

## BENEFITS

Likewise, an electronic bond may be issued, simplifying the delivery process timing, since the document may be sent directly to your mail.

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## ADDITIONAL BENEFITS

In addition, we count with a mechanism to verify the authenticity of our bonds through our VALIDA system which helps preventing frauds.

VALIDA.

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## ADDITIONAL BENEFITS

NATIONAL COVERAGE

Through a personalized service in 25 offices



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**AGUASCALIENTES**

Blvd. Luis Donaldo Colosio #1009, Fraccionamiento Lomas del Campestre Zip. 20129, Aguascalientes, Aguascalientes

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Ave. Camelinas y Petroleos Mexicanos No.2965 PB P1 y P2 Col. Cinco de Diciembre, Morelia, Michoac&an

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**CD. VICTORIA**

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**VERACRUZ**

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Buenavista Zip. 97127, Mérida, Veracruz



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