

▶ *Hanover Commercial Surety*

Alcohol Tax Bonds

In order to become licensed as a distributor, importer, manufacturer, retailer, or wholesaler of alcoholic beverages, many states, along with the US Alcohol and Tobacco Tax and Trade Bureau, require Alcohol Tax Bonds. These Surety bonds protect the government entity requiring the bond from falsified records of sale, or an inability to pay required taxes on previous sales.

These bonds may also be referred to as Alcohol Ordinance Tax Bond, Beverage Tax Bond, Brewer's Bond, Distilled Spirits License Bond, Liquor License Bond, Malt Beverage License Bond, and Wine Bond.

Who Requires Them

Current and potential Commercial Lines customers such as Craft Breweries, Wineries, Liquor Stores, Restaurants, and others may be required to provide an Alcohol Tax Bond as part of doing business. Many times a separate bond must be provided for each type of license or permit.

The Hanover Transactional Surety Difference

The Hanover focuses on fulfilling all of your Transactional Surety needs. The personal touch of our local experts makes it easy to issue bonds, backed up by the ease of automation. What's more, your Hanover Insureds qualify for preferred underwriting for this bond.

The Hanover Transactional Surety difference includes:

- Top Surety writer with in-depth experience
- World-class customer service
 - Local decision making
 - Experienced Bond Specialists
- Ease-of-doing-business through your local underwriter or our BONDirect online underwriting tool

The real difference, however, is our people—knowledgeable, responsive people who care about your business. Our local, accessible bond specialists are available to provide information and support throughout the bond process.

Why The Hanover?

Writing Surety Bonds requires specialized experience and expertise. Here are just a few reasons why The Hanover is the right choice for your Surety Bond business.

- **Financial Strength**—An “A” rated carrier in business since 1852, The Hanover is a financially robust company with an unquestionable ability to pay claims. We are a recognized leader in the Surety Bond market.
- **Broad Product Range**—We offer Surety bonds for all types of businesses, small to mid-sized companies, ranging from sole proprietors to multi-national companies. Hanover Contract Surety offers contract capabilities for a wide range of construction businesses that have work backlogs up to \$75 million. Surety Bonds are one of the best ways to round out accounts and drive sales growth.
- **Responsive Underwriters**—Our underwriting team fully understands Alcohol Tax Bonds, insuring a quick turnaround of your underwriting submissions. Whether easy or complex, they’ll help you identify the right Surety Bond type and limit to meet your client’s need.
- **Web Quote and Issuance Tool**—BONDirect allows you to quote and issue a variety of transactional Surety Bond obligations (license and permit bonds, public official bonds, court bonds, miscellaneous bonds) in real time.



Take advantage of this Bonding opportunity!

With billions being spent annually, there are many lucrative opportunities in the Surety Bond market. Our experienced Bond Specialists can help you navigate a wide variety of bond solutions to help grow your business. Contact your local Hanover Commercial Surety Underwriter or go to www.hanover.com/agentsolutions/surety-commercial.html

Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated “A” (Excellent) by A. M. Best Company.



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

hanover.com
The Agency Place (TAP)—<https://tap.hanover.com>

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates (“The Hanover”). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at www.hanover.com

©2013 The Hanover Insurance Group, Inc. All Rights Reserved.