



BONDDirect System User Guide



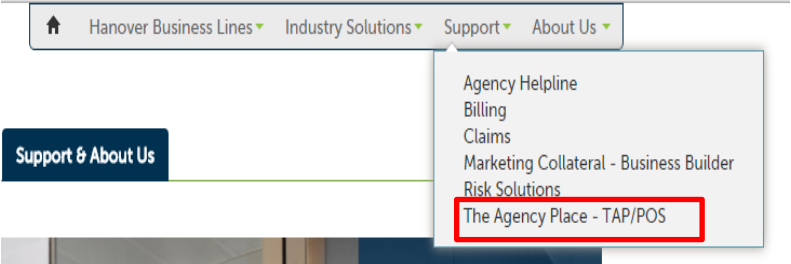
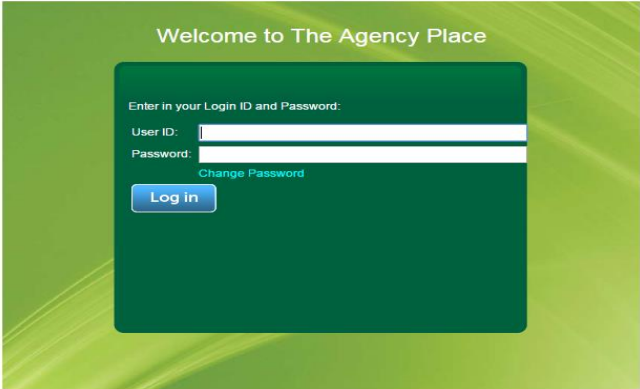
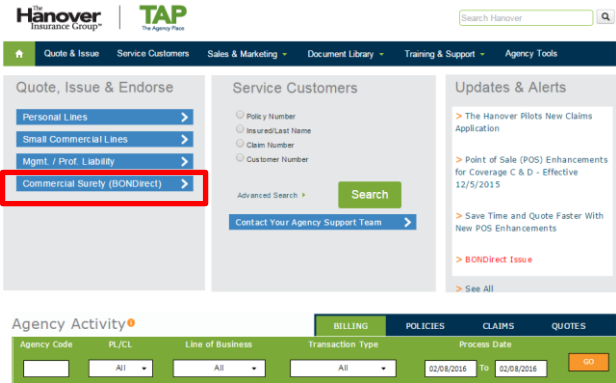
BONDDirect System User Guide

Section	Topic
1	Access TAP and Login To BONDDirect
2	Access Agent Solutions and Login to BONDDirect
3	Buy a Bond
4	Renewing a Commercial Bond
5	Finding A Bond/Attaching Files
6	Non-Premium Bearing Riders
7	Contact Information

Access TAP and Login to BONDDirect

To gain access to BONDDirect, your agency system administrator must grant you bond access.

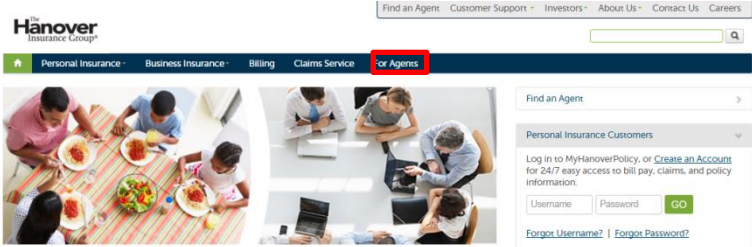

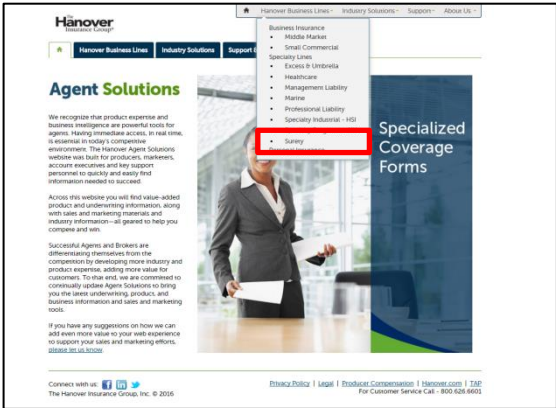
Access TAP

ACTION	SCREEN
<p>TAP can be accessed in one of three ways, including:</p> <ol style="list-style-type: none"> 1. Support page on Agent Solutions (image shown on right) 2. Agent tools on Hanover intranet 3. Through the direct link, http://tap.hanover.com <p>Launch TAP from one of these links.</p> <p><i>Tip- Bookmark this page to your web browser or desktop for quicker access.</i></p>	
<p>You will arrive at a log-in screen. Log into TAP:</p> <ul style="list-style-type: none"> • Enter your LAN ID • Enter your Password • Click Login 	
<p>You will arrive at the TAP home page. Choose the Commercial Surety (BONDDirect) button on the left-hand navigation.</p>	

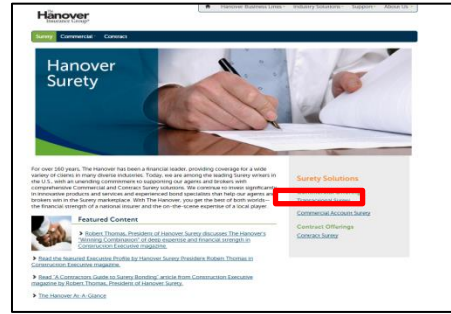
Access Agent Solutions and Login to BONDDirect

To gain access to BONDDirect, your agency system administrator must grant you bond access.

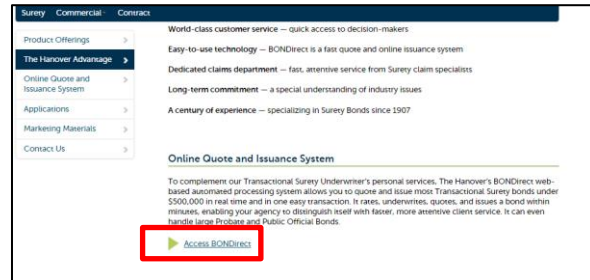
Access Agent Solutions

ACTION	SCREEN
<p>Agent Solutions can be accessed in one of three ways:</p> <ol style="list-style-type: none"> 1. Through hanover.com (shown right) 2. Agent tools on Hanover intranet 3. Through the direct link, http://www.hanover.com/agentsolutions/ <p>Launch Agent Solutions from one of these links.</p>	 <p>The screenshot shows the Hanover Insurance Group website. The navigation menu includes links for Personal Insurance, Business Insurance, Billing, Claims Service, and For Agents. The 'For Agents' link is highlighted with a red box. Below the navigation menu, there is a section for 'Find an Agents' and a login area for 'Personal Insurance Customers'.</p>
<p>If Agent Solutions is launched from hanover.com, a registration screen will appear. Fill in the required information:</p> <ul style="list-style-type: none"> • First Name • Last Name • Email Address • Company 	 <p>The screenshot shows the Hanover Agent Solutions registration form. The form includes fields for First Name, Last Name, Email Address, and Company. There are also dropdown menus for Primary Agency Role and Business Focus Area. A 'Submit' button is at the bottom.</p>
<p>You will arrive at the Agent Solutions home page.</p> <p>Under the Hanover Business Lines drop down menu, choose the Surety option.</p>	 <p>The screenshot shows the Hanover Agent Solutions home page. The 'Business Lines' dropdown menu is open, and the 'Surety' option is highlighted with a red box. The page also features a 'Specialized Coverage Forms' section.</p>

You will arrive at the Hanover Surety Agent Solutions home page. Continue to the **Transactional Surety** site from the right hand navigation.



Half way down the page you will find the **Online Quote and Issuance System** header where a direct link to BONDirect lies.



You will arrive at the Login Screen for BONDirect.

Enter your **LAN ID** and **Password** to continue to the site.

**To gain access to BONDirect, your agency system administrator must grant you bond access.*



Next: Buy a Bond

Buy a Bond

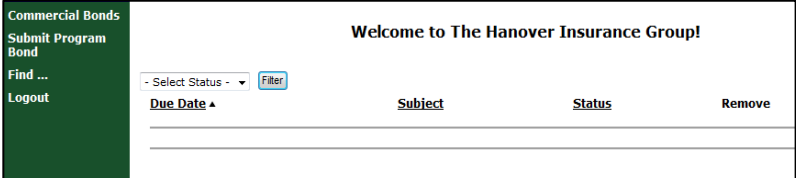
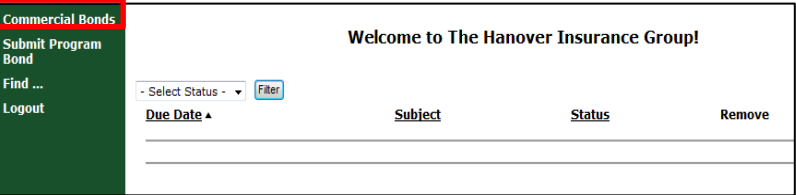

To gain access to BONDDirect, your agency system administrator must grant you bond access.

Once inside of BONDDirect, there are 3 options for you to pursue. You can:

- 1. Buy a bond
- 2. Renew a bond
- 3. Find a bond

We will review all approaches throughout this guide. For the purpose of this segment, we will walk through the steps to buy a bond.

Buy a Bond

ACTION	SCREEN
On the BONDDirect home page, you will see a list of options available on the left-hand navigational pane.	
Select the Commercial Bonds link.	
You will arrive at the Commercial Agent Bond Home Page. Click the Buy a Bond button.	

You will arrive at the Choose a Bond Type Screen where you can select the appropriate bond using the information provided by the client.

- Select appropriate **State** in the State drop down (where Obligee is located)
- Select the appropriate **Bond Class** from the list of options displayed in the Bond Class drop down

**If you are looking to submit a bond through BONDdirect and do not find the bond you are looking for, please contact your local underwriting office for additional assistance.*

Select the **Bond Category** drop down (a list of categories will appear as shown right).

Click to select the appropriate category, and the continue button to gain access to the next screen.

You will arrive at the BONDdirect- Premium Calculation screen where you will be required to fill in the **Bond Effective Date** in the Effective Date field.

Click on the continue button to access the next screen.

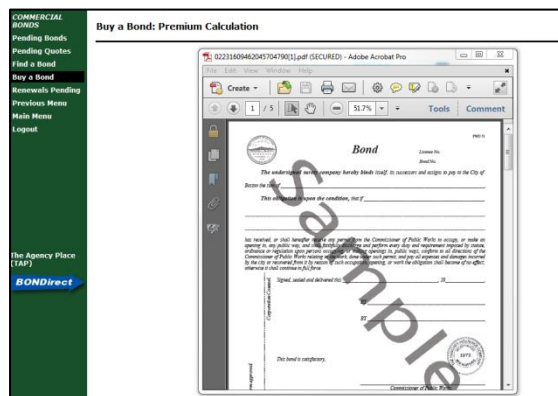
**The Customer will advise the Agent about the required Effective Date. If the date is not provided, the Agent will use Today's Date as Effective Date*

**The system is setup with Pre-Dating and Post-Dating Underwriting rules. If the bond is backdated further than the Underwriting rules setup, the system will not accept the entry. In such a situation, the Agent will call the Underwriter for assistance.*

Click the **Preview Document Set Icon**, and sample documents will display, including:

- Bond Form
- Power-of-Attorney
- Invoice

Please review these documents carefully.



You will arrive at the Buy a Bond: Premium Quote page where you will see all the details pertaining to your bond. This includes:

- Type of bond
- Writing company
- Obligee
- State
- Coverage amount
- Effective date
- Expiration date
- Estimated premium
- Commission

COMMERCIAL AGENTS
Recent Bonds
Pending Quotes
Find a Bond
Buy a Bond
Renewals Pending
Main Menu
Logout

Buy a Bond: Premium Quote

A **Street Permit - Boston (City) Bond** purchased from **The Hanover Insurance Company** issued to **City of Boston, Public Works Dept.** in the **State of Massachusetts** for coverage in the amount of **\$5,000.00** with an effective date of **02/03/2016** and an expiration date of **02/03/2017** will have an estimated premium of **\$100.00** and a commission of **13.00%**.

*This quote is an estimate only. Based on the evaluation of information entered, your quote may be lower or higher than the one presented here.

Do you wish to continue?

You can choose to continue with purchasing the bond or cancel the transaction.

The Attorney-in-Fact field is required to access the next screen.

You will type your name and click **Continue**.

COMMERCIAL AGENTS
Recent Bonds
Pending Quotes
Find a Bond
Buy a Bond
Renewals Pending
Main Menu
Logout

Buy a Bond: Attorney in Fact

*Who is signing as Attorney-in-Fact?:

You will arrive at the Buy a Bond: Principal Screen.

- Fill in **Customer's Name** in the Principal name field
- Fill in **Customer's Mailing Address** in the Mailing Address, City, State, Zip code and County fields

**The fields will vary based upon the bond type and the bond limit.*

COMMERCIAL AGENTS
Recent Bonds
Pending Quotes
Find a Bond
Buy a Bond
Renewals Pending
Main Menu
Logout

Buy a Bond: Principal

☒ Search for existing principal or company

*Principal name:

*Mailing address:

*City:

*State:

*Zip code:

*Has the principal ever declared bankruptcy?: Yes ☐ No ☐

*Prior Surety bond claim?: Yes ☐ No ☐

Comments:

This will take you to the Hanover Renewal Requirements Screen. You will select the “No” button and click on continue to access the next screen.

You will arrive at your Review Screen. This will display all of the information you have entered thus far. Please review this information for accuracy and make changes, if required.

Scroll down to the bottom of the screen to locate the **Submit** button.

Click on the **Submit** button to complete the Buy a Bond Process. The system will then evaluate the information for underwriting acceptance. Your bond will either be **accepted** or **referred** to your bond underwriter for further review.

If Approved:

After clicking **Submit**, the Buy a Bond: Decision screen will now display. This will alert you to whether you bond has been approved or referred for further consideration. If approved, a formal quote that will be available in the Pending Quotes for a maximum of 60 days. For cancelable bonds, you are able to select **Agency Billed** or **Direct Billed** for the payment type for this transaction, as well as the renewal payment type.

Your quote options are displayed at the bottom of the decision screen. You can choose to:

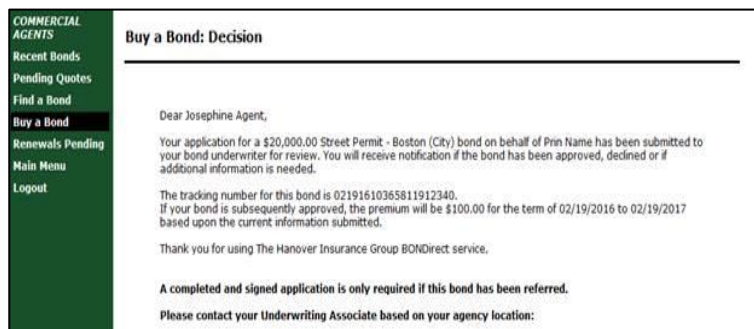
- Purchase the bond
- Save the quote
- Decline the quote

Selecting the **Purchase Bond** option will immediately process the purchase and assign it a formal bond number. The Print Document Set button will allow you to see the bond form, and execution report/invoice.

If Referred:

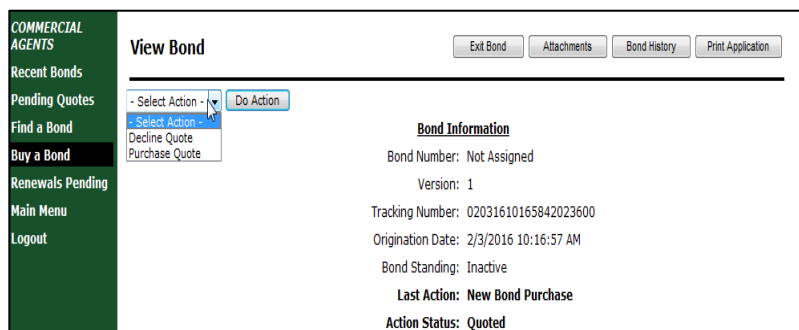
After clicking **Submit**, the Buy a Bond: Decision screen will now display. This will alert you to whether your bond has been approved or referred. If a bond is referred to your bond underwriter for further review, Underwriting will review the bond and be in contact shortly. You will receive an email with updates on the progress of the bond.

After Underwriting reviews and approves the bond, you need to return to BONDdirect to complete your purchase of the bond quote.

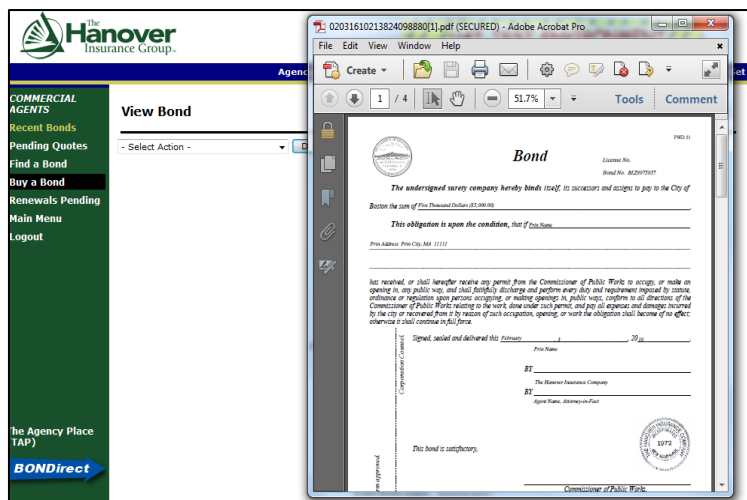


Once approved, and if you chose to continue, select **Purchase Bond**. A final review screen will display, scroll to the bottom and click **Submit**.

The purchase will then be accepted and you can then return to the bond to Print Document Set.



The system will automatically generate the documents required for the bond. The documents will vary depending on the bond type and bond limit.



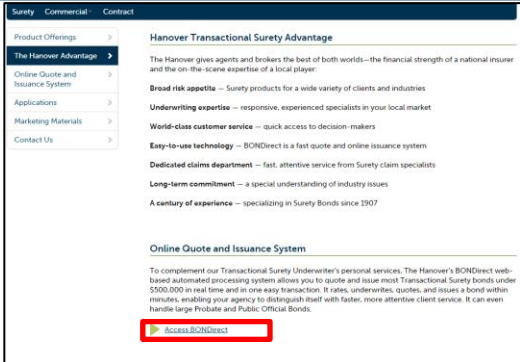

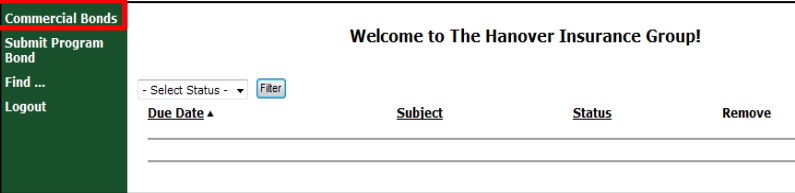
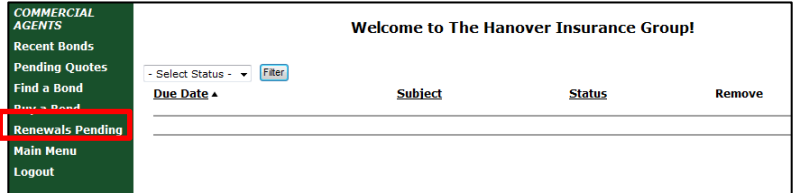
Next: Renewing a Bond

Renewing a Commercial Bond

A bond will be available for Renewal 90 days prior to the expiration date. All of your upcoming bonds will be in your **Renewals Pending** section in BONDirect; you can use this as a resource to check bonds as they are due for renewal.

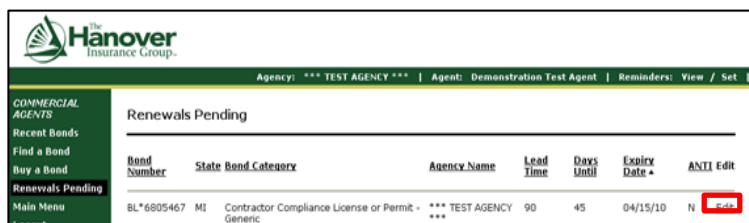
Upon renewing a bond, you will need to ask the client for updated underwriting information in order for this request to be processed.

Renewing a Bond

ACTION	SCREEN
<p>BONDirect can be accessed in one of three ways:</p> <ul style="list-style-type: none">Through the left hand navigation of TAP, shown earlier in this documentTransactional Surety page on Agent Solutions (see right)Through direct link, https://pos.allmerica.com/	
<p>On the BONDirect home page, you will see a list of options available on the left-hand navigational pane.</p>	
<p>Select the Commercial Bonds link.</p>	
<p>Select the Renewals Pending link on the left side navigation.</p>	

You will arrive at the Renewals Pending landing page. This will display a list of all of your bonds eligible for renewal within the next 90 days.

Select the bond to be renewed, and click on the **Edit** link on the far right.



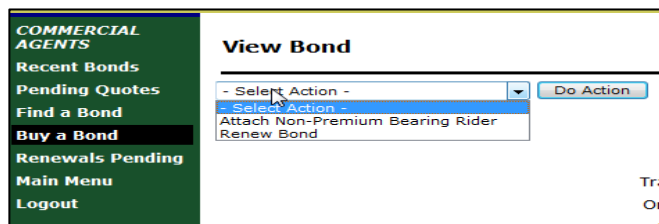
Bond Number	State	Bond Category	Agency Name	Lead Time	Days Until	Expiry Date	ANTI Edit
BL*6805467	MI	Contractor Compliance License or Permit - Generic	*** TEST AGENCY ***	90	45	04/15/10	N Edit

You will now be able to view the bond. Click on the drop down arrow (a list of options will appear, as shown right). You can either:

- Attach Non-Premium Bearing Rider
- Renew Bond

Click to select the **Renew Bond** option and then click on the **Do Action** button.

**For assistance with Non-Premium Bearing Rider please refer to Section 6 of this guide.*



View Bond

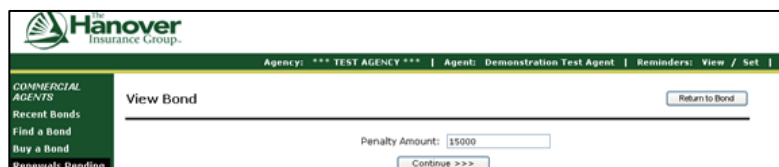
- Select Action -
Select Action
Attach Non-Premium Bearing Rider
Renew Bond

Do Action

You will now arrive on the Underwriting Information Screen.

Please review the underwriting information displayed. Make any necessary changes to the information and answer any questions that may appear on this screen.

**The screen may show different underwriting questions depending on the bond type and bond limit.*



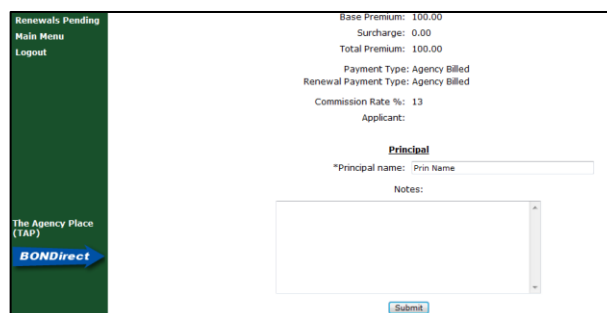
View Bond

Return to Bond

Penalty Amount: \$5000

Continue >>>

Continue to answer the remaining underwriting questions and click on the **Submit** button.



Renewals Pending
Main Menu
Logout

Base Premium: 100.00
Surcharge: 0.00
Total Premium: 100.00
Payment Type: Agency Billed
Renewal Payment Type: Agency Billed
Commission Rate %: 13
Applicant:
Principal
*Principal name: Prin Name
Notes:
Submit

Once you click submit, you will be directed to the approval screen. This page confirms that your bond has been renewed.

You may click on **Return to Bond** button to view the original bond information.

Print renewal document set for all relevant documents.

**If your bond is referred to Underwriting, your underwriter will be in contact with you shortly. You will receive an email with an update on the progress of your bond. After Underwriting reviews and approves your bond; you will need to return to BONDirect to purchase the quote.*

The documents generated may not be the same documents as the Original Bond Purchase. Please email or print the documents to send them to your client.

**The type of bond will determine what documents will be generated for e.g. New Bond, Continuation Certificate, Billing etc.*

**If the bond is not to be renewed, please contact your local Surety Underwriter to take further action accordingly.*

Agency: *** TEST AGENCY *** | Agent: Demonstration Test Agent | Reminders: View / Set |

COMMERCIAL AGENTS

Recent Bonds

Find a Bond

Buy a Bond

Renewals Pending

Main Menu

Logout

View Bond

Return to Bond

Dear Demonstration Test Agent,

Your renewal for a \$15,000.00 Contractor Compliance License or Permit - Generic bond on behalf of Any Principal, Inc. has been approved.

The bond number is BL*6805467.
The tracking number is 03011013303630031750.
The premium is \$100.00 for the term of 04/15/2010 to 04/15/2011.

Thank you for using The Hanover Insurance Group BONDirect service.

LICENSE OR PERMIT TERM BOND

Bond No. BL*6805467

KNOW ALL MEN BY THESE PRESENTS, That we,

Any Principal, Inc.,

of 333 Various Street Somersworth, NH 34567, as Principal,

and The Hanover Insurance Company, a New Hampshire corporation, as

Surety, are held and firmly bound unto Test Obligor

as Obligor, in the penal sum of Fifteen Thousand Dollars

(\$15,000.00) Dollars, good and lawful money of the United States, for the payment of

which sum well and truly to be made, we bind ourselves, and our heirs, executors, administrators,

jointly and severally, firmly by these presents.

WHEREAS the said Principal has applied to said Obligor for a license or permit for

Cement or Concrete Contractors

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, That if

the said Principal shall faithfully observe and honestly comply with the provisions of all Laws or

Ordinances of said Obligor regulating the business for which license or permit is issued, then this


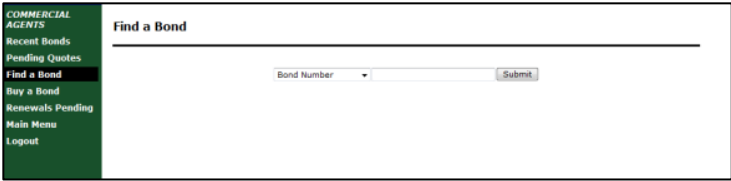
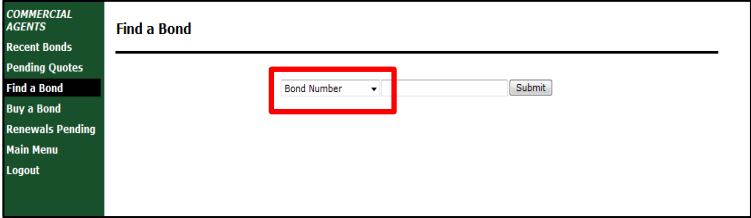
Obligation shall be void, otherwise to be and remain in full force and virtue.

Next: Finding a Bond/Attaching Files

Finding a Bond/Attaching Files

In the event that you need to find a past or current Bond for reference or to attach a file, you would need to utilize the Search function of BONDirect.

Finding a Bond:

ACTION	SCREEN
<p>On the BONDirect home page, you will see a list of options available on the left-hand navigational pane.</p> <p>Select Commercial Bonds Link.</p>	
<p>You will arrive at the home screen for Commercial Agents.</p> <p>Select Find a Bond on the left-hand navigation.</p>	
<p>If you don't have a bond number:</p> <p>In the event that you do not have the bond number readily available, you would need to select the Applicant Name option on the drop down menu.</p> <p>Then enter known information, such as last name, preceded by the ^ symbol, which acts as a wild card search function.</p> <p>All applicants with any portion of the information entered as their name should then display.</p>	

If you have the bond number:

In the event that you do have the bond number available, you can select **Bond Number** from the drop down list.

Enter all or part of the bond number. Entering the ^ symbol before the search allows for a wildcard search.

All bonds with any portion of the information entered as the bond number should then display.

Select **View the Bond** from the list of bonds.

All of the bond information should then be displayed.

Attaching a File:

ACTION

Using the process above for finding and viewing the bond, you will be placed on the **View Bond** screen.

SCREEN

Click on the **Attachment** button at the top right of the page.

Chose a file to upload from your desktop.

Select a category from the drop down menu, and enter any additional information in the description box.

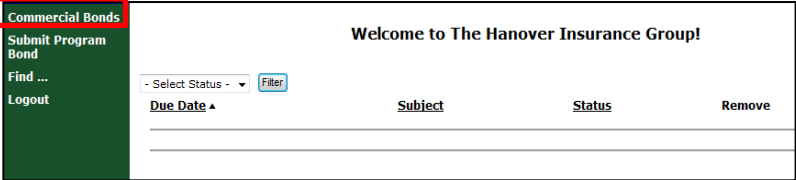
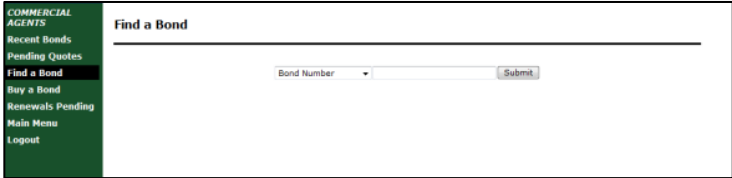
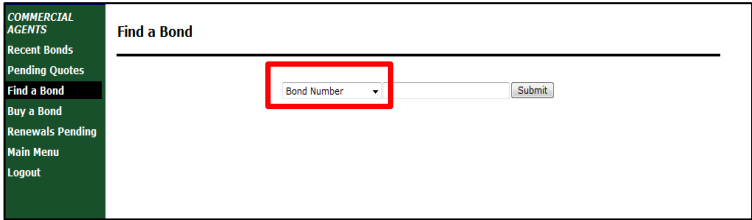
Click **Submit**.

Non-Premium Bearing Riders

Commercial bonds may require certain basic changes due to items such as an address change or a principal name change. Since these changes do not impact the bond amount, bond terms or premium being charged, they are considered Non-Premium Bearings (NPBR's).

These procedures detail step by step instructions to make an address or principal name change.

Non-Premium Bearing Riders:

ACTION	SCREEN
<p>After logging into the system, select the CSR/Underwriting option from the left hand navigation.</p> <p>Continue to the Bonds Screen.</p>	
<p>You will arrive at the home screen for Commercial Agents.</p> <p>Select Find a Bond from the left-hand navigation.</p>	
<p>You will then arrive on the search function of the site. You will then need to enter the bond number (including prefix).</p> <p>You can also enter any known information, such as a last name or bond number without the prefix. Precede this search with the ^ symbol, which acts as a wild card search function.</p> <p>All bonds with any portion of the information entered should then display.</p>	

This will bring you to the Bond Information Screen. You will now have the opportunity to make the necessary changes to the bond.

Select **Attach Non-Premium Bearing Rider** from the drop down, and click **Do Action**.

**Changes can only be made to the CURRENT term of your bond.*

**If you have a NPBR that impacts more than one term, is a change in effective/expiration date, or is a name change you must contact your Underwriting Associate with the additional information.*

**If you have a Premium Bearing Rider (PBR), you must contact the Home Office*

The screenshot shows the 'View Bond' interface in the BONDdirect system. On the left is a green sidebar with navigation links: COMMERCIAL AGENTS, Recent Bonds, Pending Quotes, Find a Bond, Buy a Bond, Renewals Pending, Main Menu, and Logout. The main area displays bond details for Bond Number BL2994963, Version 1, and Tracing Number 02191610473898387020. It lists the origin date as 2/19/2016 and the bond standing as Active. The last action was a New Bond Purchase. The action status is Approved, with a region of Northeast and a national branch. The responsible underwriter is The Hanover Insurance Company. The bond class is LAP-Highway/Right of Way/Street Permit, and the category is Street Permit - Boston (City). The state is MA, and the obligee is City of Boston, Public Works Dept. The version status is Current, the effective date is 02/19/2016, and the expiration date is 02/19/2017.

You will then be required to enter who is signing as **Attorney-in-Fact**. Sign your name and continue to fill in the required information:

- Change in **Address** in the Principal Field
- Bond Effective Date
- Execution Report Effective Date
- Expiration Date
- Enter "x" in the field for the change of address you have made

Enter details of change and click **Submit**.

****This field will display on the rider generated through BONDdirect****

The screenshot shows the 'Attorney-in-Fact' form. It asks 'Who is signing as Attorney-in-Fact?' with the name Kristy Culliton. The Principal section includes fields for Principal name, Mailing address, City, State (Massachusetts), and Zip code (11111). There is a 'Cancel Rider or Reinstato' section with fields for Bond Effective Date, Execution Report effective date, Execution Report expiration date, and Effective Date of Rider. Below these are checkboxes for 'Enter X for address change', 'Enter X for name change', and 'Enter X for other change'. A text area at the bottom prompts the user to 'Enter details of the change (new address, name, bond penalty) or describe other change being made to bond'.

A screen will now display indicating if the rider was approved.

The screenshot shows the 'View Bond' screen after the rider has been approved. The main area displays the message 'Non-Premium Bearing Rider Approved.' The sidebar on the left remains the same as in previous screenshots.

Simply return to the bond, and select the **Print Document Set** button for the documents associated with the bond. The documents will vary depending on the bond type and limit.

The screenshot shows the 'View Bond' screen with the 'Print Document Set' button highlighted in the top right corner. The sidebar on the left is visible. The main area shows the bond details, and the button is located at the top right of the content area.

Contact Information

Contact the following Commercial Surety Team with questions about BONDDirect:

East Region

Joseph Campbell
Underwriting
Associate jcampbell@hanover.com
508-855-3341

Central & West Region

Donna Irigoyen
Underwriting
Associate dirigoyen@hanover.com
630-521-8442

Commercial Surety Team

bondsubcs@hanover.com
1-800-799-6380

For any questions pertaining to a specific bond, or for underwriting assistance, please contact your local Surety Underwriter.

East Region

Rosemary Dyer
Surety
Underwriter rdyer@hanover.com
580-855-2669

West Region

Kiren Rakkar
Sr. Surety
Underwriter krakkar@hanover.com
916-773-8914

Scott Reinke

Director, Transactional
Surety sreinke@hanover.com
952-897-3029

Jeremy Lemoine

Business Development
Manager jerlemoine@hanover.com
508-335-8511