

# About QBE

QBE Insurance group is one of the world's leading international insurers & reinsurers operating in 45 countries across the globe.

QBE Insurance (Australia) Limited ("QBE") has been recognised for the sixth consecutive year as the General Insurer of the Year. This company is the Underwriter of the deposit & surety bonds provided by DBA.

QBE is one of the top 15 publicly listed companies in Australia with a market capitalisation of approximately \$21 billion.

QBE Insurance (Australia) Limited has a current Standard & Poors rating of A+ (stable) which places it immediately after the four major Australian banks. This rating is based on financial strength & stability of the company.

Recent case law has confirmed that a surety bond is payable on demand as is a bank guarantee with similar protocols on their use, return & payment. QBE's credibility in the market place rests with it making payment on any bond call in terms of its obligations.

All QBE surety bond wording includes a statement that it will make payment(s) to the Principal forthwith without reference to the buyer, lessee or contractor & notwithstanding any notice given by any of these parties, their legal or financial representatives requesting "non payment of the bond".

QBE Deposit & Surety Bonds are accepted by Federal, State, Local Governments, all major Financial Institutions, Public & Private corporate entities Australia wide.

**For more information contact DBA on 1800 BOND 88**

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