

Step-by-Step Guide to Filing a Surety Bond Claim

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THE BEST PROTECTION AGAINST GOVERNMENTS, BUSINESSES, AND UNIONS

As employees of the government, public officials are required to take the oath of office and be SURETY BONDED to serve the PEOPLE.

They are required to be bonded as a way to hold them FINANCIALLY accountable for their actions.

A Public Official Surety Bond is a written agreement to guarantee that public officials uphold the law AND perform their duties as representatives of the community they serve.

There are Three Parties in a Public Official Surety Bond Agreement:

- **The Bondholder** – EVERY elected public official is REQUIRED to purchase a bond no matter what office they hold. Each public official is also REQUIRED to sign an oath to uphold the Constitution of their state as well as the Constitution of the United States of America.
- **We the People** – The community for whom the elected official is OBLIGATED to serve.
- **Surety Bond Company** – This is the company that guarantees that the public official will serve the people. If a claim is filed against the public official, the surety bond company is responsible for accepting the claim(s), notifying the public official, demanding that the public official address the claim and starting an investigation if the public official does not resolve or rectify the situation.

So Let's Say...

The public official is NOT performing their duties for the community or they are enforcing mandates that are NOT laws upon the people.

Anyone Can:

1. Write a letter to a public official demanding a certified copy of their surety bond. Every public official is required to provide this information by law. In some states you might be required to pay a small fee to obtain this copy. (Examples are provided on www.bondsforthewin.com)
2. Write a letter to the public official of intent to file against their surety bond. State in this letter what harm he/she has caused you or the community, what needs to be done to rectify the situation, and the timeline for rectification. You should also include the amount of money they will be liable for and an explanation of how surety bonds work. (Examples are provided on www.bondsforthewin.com)

3. If the public official does not stop or take the action(s) you request, you can put them on notice by submitting a “Color of Law” violation. (This form is provided on www.bondsforthewin.com)
4. If this fails, you can write a claim against the public official’s surety bond. Depending on the laws of your state, more than one claim can be filed against a single bond holder. To submit this claim, simply write a letter to the company that holds the surety bond. State in this claim letter what harm the public official has caused you or the community. In some states the bonding company may require that you fill out a form. (Examples are provided on www.bondsforthewin.com)

What Happens Next?

Once you file the claim the bond company will inform the public official.

1. The surety company will then REQUIRE the public official to take care of the claim.
2. If the public official fails to take care of the claim the surety company will start an investigation to determine the claim’s validity.
3. If the surety company determines your claim is invalid, no further actions will be taken. The public official will be liable for any costs the surety company incurred during the investigation process.
4. If the claim is valid the company will contact the public official and remind them of their obligations under the bond.
5. The public official can either:
 1. Offer a resolution to the claim which will include compensating YOU for any financial loss or damages incurred.
 - OR
 2. They can submit a defense to the claim.
6. If the public official fails to respond or resolve the claim the surety company will make a decision based upon the information and documentation that you provided for the claim. The surety company will then pay YOU for the claim. Once the surety company pays the claim they will go after the public official to reimburse the amount of the settlement and any legal costs associated with it.

Do We Have to Go to Court?

No, there is no need to go to court once you file a claim with the surety company. The surety company handles the claim and if needed, they will investigate the claim and pay you the damages. The public official is liable for all costs and the amount of the claim. Your claim cannot exceed the amount that is listed on the surety bond.

Keep in mind that once a claim is made, this does not immediately cancel the surety bond for the public official. According to the revised code of each state, more than one claim can be filed against a Public Official Surety Bond.

What Happens to the Public Official?

This depends on the surety bond company. If there are too many complaints made against the bond or too many claims paid out they might cancel the bond. Once a bond has been cancelled it will be difficult for the public official to be bonded or licensed again by any other surety bond company.

Public officials are required by law to be bonded in order to hold office. If their bond has been cancelled and they are unable to obtain a new bond they will not be able to hold any public office.

How Does this Work in Our Favor?

If a public official is not performing his elected duties, these surety bonds give you, the public, a chance to unseat them. This is one of the oldest laws on the books and it has been in effect since 1792. Surety bonds are a guarantee to We the People that public officials will not step outside the bounds of their office and enforce unlawful restrictions and laws on the public.

Does This Also Work for Businesses?

There are many types of surety bonds. The type of business will determine the type of bond the business must carry. Remember you can always request a copy of the company's surety bond and read the provisions of the bond. Furthermore, there are different ways to file against other bonds and the surety bond company will supply you with this information upon request.

Note: In order to obtain and qualify for government contracts, employers must be licensed and bonded. Generally, the amount of coverage is based on the amount of the contract with the government.

If you feel overwhelmed, don't worry. If you are a US citizen, our team at www.bondsforthewin.com will help you EVERY STEP OF THE WAY! All you have to do is fill out our contact us form and we'll help you devise a plan in your state. At this time, we can only help United States citizens, however, surety bonds are required in several other regions of the world so don't quit and if you are successful, please reach out to us so we can add your case study to our website. Our goal is to help people fight tyranny throughout the world!