



By Universal Fire & Casualty Insurance Company
Surety Bond Platform for Wholesalers, MGAs, and Retail Agents

HOW TO USE BOND RAMP





-  Select and Quote your bond
-  Send Quote after the initial quote or after the application is completed
-  Principal E-Signs Indemnity Agreement and Pays
-  Receive Commission from your wholesaler

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Welcome to Bond Ramp where you can quote and bind surety bonds online in minutes. Bond Ramp allows for quotes to be sent directly from the platform, minimizing paperwork and the hassle that is typically required to complete a surety bond purchase. You may choose to do as little or as much of the process before the quote is sent to the principal or agent for completion. Take advantage of the flexibility Bond Ramp offers to streamline your surety book of business.

Getting Started

Setting up your Account

The Wholesaler or MGA will provide an **Access Code** to their retail agents or employees in order to grant them access to the portal as an **Agent User**. Entering an Access Code is required for all new users. Be sure to check with your affiliated Wholesaler or MGA to get the correct credentials.

Admin Users – These users will see activity of all their agents and can add additional agents by passing along their access code or by using the **Add Agent** feature accessed through the **Users** dashboard tab.

Agent User – These users will only see their own activity and are not able to add additional users.

Dynamic Dashboard

Every user has a dashboard which allows them to navigate the portal and monitor their book of business. From the dashboard, you can quickly toggle tabs to get a quote, view your transactions, or contact us.

On Ramp / Off Ramp

We understand each type of agent plays a specific role in the binding process. That is why Bond Ramp is flexible for how YOU want to use the platform. You may choose to do as little or as much as the process as you'd like before you pass the quote on to a broker or principal. Take advantage of the ability to (Off Ramp) Send Quotes and Payment Links directly from the platform to an individual's email where they will be directed (On Ramp) to finish the process while the transaction is contained within your Dashboard.

Contact Us

Submit help requests through the **Contact Us** feature on the menu. You may also call **833-832-7267** or email **bondramp@ufcic.com**

Technical Support:

- For items that involve system issues, such as page errors or when data isn't populating correctly in your bond tables.

Other:

- For items that involve bond questions, pricing, or underwriting.

Instant Quote vs Underwriting Required

Instant Quote Bonds

- These bonds are instantly issued without consideration of underwriting aside from the basic eligibility of an applicant. There will not be an Underwriting Required disclaimer once you click **Get Quote Now**. The Premium shown is the final price for the bond.
- You may choose to (Off Ramp) **Send Quote** immediately or you may complete the application yourself. You will still be required to **Send Quote** to the principal for them to E-Sign the Indemnity Agreement and Pay before the bond before the transaction is completed and the bond is ready for download.

Underwriter Required Bonds

- These bonds require our underwriters to review the submission to determine applicant eligibility and premium for the bond. An **Underwriting Disclaimer** is shown once you click **Get Quote Now**. The initial price is an indication of our best rate on the bond, and your price may vary based upon underwriter review. For some bonds, you will be instructed to gather **Required Documents** for upload before you proceed. Examples of **Required Documents** are Certificates of Insurance, Business or Personal Financial Statements, or Court Documents. In addition, a **“Soft” Credit Check Acknowledgment** will be required as you complete the online application. You may complete the acknowledge on behalf of the applicant.
- You may (Off Ramp) **Send Quote** after the initial indication or submit the application yourself. In either scenario, the application is submitted to an underwriter.
- Within 1 business day, you will receive an email with the underwriting decision. If the submission is **UW Approved**, you will navigate to your **Pending Bonds** dashboard tab and click the **Actions** column to **Send Quote** to the principal for final processing.

The Transaction Process

Quote a Bond

Use the **Get Quote** Tool to choose your bond. If you can't find your bond, submit a request by clicking [**Click Here to Submit Request**](#).

Select State

- Choose the State the bond is being required in.
- Choose "Federal Bond" from the **State** drop down for Freight Broker Bonds (BMC-84), DMEPOS Bonds, International Carrier Bonds, etc.

Who is Requiring the Bond

- Choose if the bond is being required by a State Department or by a City, County, Township, or Village.

What Jurisdiction is Requiring the Bond

- Choose the specific Obligee requiring the bond.

Agent of Record

- The Agent of Record is used to identify who the retail broker on the transaction is. This field is included in your bond tables and monthly reports. If you are not the agent of record, input the agency of record in the prompted field for your own tracking purposes.

Bond Amounts

- After you select the bond, you may be prompted to enter the bond amount. Some bonds have RANGE bond amounts, and the Obligee will specify what bond amount is required.

Effective Date

- Enter the Effective Date needed for the bond. If the effective date has passed before the principal completes the payment, the bond will not process.

Basic Eligibility Questions

Begin by selecting if the bond is for an **Individual** or **Company**. Then, you will answer standard eligibility questions to determine an applicant's eligibility. This helps to eliminate applicant's we will not bind in order to save everyone time. These questions vary by Bond Type, so they will always be relevant to the bond you are quoting.

Basic Information

Input information about the applicant. If the applicant is a **Company**, you will input the Owner's information and choose which owner will be signing the Indemnity Agreement on behalf of the Company.

Auxiliary Questions

These are questions specific to the bond you selected. There may be additional information that is required on the bond form, or questions that assist with the underwriting of the bond.

Send Quote Link (Off Ramp / On Ramp)

Send Quote sends the agent who is doing the quote an email with a URL to Bond Ramp to complete the remaining steps in the application or purchase. You may choose to send the link directly to the recipient from the **Send Quote** prompt by entering their email as an additional recipient.

You may choose to **Send Quote**:

1. **After the Initial Quote indication (Get Quote Now)**
 - a. Instant Issue Bonds: Allows the Principal to complete all the steps themselves, including the purchase of the bond
 - b. UW Required Bonds: Allows the Principal to complete the application, upload required documents, and submit it to our underwriters

2. **When the bond is ready for Purchase**
 - a. Instant Issue Bonds: After the agent completes Basic Eligibility, Basic Information, and Auxiliary Questions
 - b. UW Required Bonds: After the application has been approved by an underwriter by going to your **Pending Bonds Table** and clicking the **Action** button next to the bond that has been **UW Approved**

Indemnity Agreement

Have your client sign the indemnity agreement using the **Send Quote** link. Indemnity Agreements are standard with all surety bonds, but Bond Ramp simplifies this process by allowing the indemnitor to electronically sign the indemnity agreement before they pay.

View the Bond Form

To ensure the client receives the the correct bond form, view the bond form prior to payment. This step is provided when the **Send Quote** link is accessed.

Payment

Payment is done on a direct pay basis and must be completed before the bond will process. Have your client pay using debit card, credit card, or PayPal.

Bond Issuance and Delivery

The bond is immediately available to whomever paid for the bond. In addition, all bond documents, including the bond form, are available in your Purchased Bond table.

Monitor Your Book

Bond Tables

Quoted Bonds Table

This table shows bonds that were initially quoted without the quote being sent out or bonds that were denied due to basic eligibility.

Action on Quoted Bonds:

- You may **Resume a Quote** by navigating the **Action** column

Statuses on Quoted Bonds:

- Indicated – Quote Link was not generated
- Expired - Quotes with an effective date past the current date
- Denied - Quote was rejected due to Basic Eligibility

Pending Bonds Table

This table allows you to easily track bonds that you generated a **Quote Link** for or bonds that are in the **Underwriter Review** process.

Action on Pending Bonds:

- You may **Retrieve a Link** that was generated by navigating to the **Action** column

Statuses on Pending Bonds:

- **UW Review:** The application is being reviewed by our underwriters
- **UW Approved:** The application has been approved by our underwriters. This bond is ready to be sent to the principal for processing
- **Pending:** The Quote Link has been generated but no further action has been taken by the principal to finish the bond purchase
- **UW Denied:** The application was denied by our underwriters
- **Expired:** The application had an effective date that is passed the current date

Purchased Bonds Table

This table provides a log of all your purchased bonds along with the Bond Form, Receipt, and Application.

Report a Claim

In the event you are notified of a claim on one of your bonds, please submit all information immediately for our claims team to review.