

Bond Companies

To receive a HUD Manufactured Home Installers License, individuals must meet the requirements set forth in 3286.205.

Subsection (d) *Surety bond or insurance* provides that “an applicant for an installation license must provide evidence of and must maintain, when available in the state of installation, a surety bond or insurance that will cover the cost of repairing all damage to the home and its supports caused by the installer during the installation up to and including replacement of the home. HUD may require the licensed installer to provide proof of the surety bond or insurance at any time. The licensed installer must notify HUD of any changes or cancellations with the surety bond or insurance coverage.”

To meet these requirements, installers can choose one (1) of five (5) coverage options that is outlined in the document titled “Additional Information on Insurance and Bond”. Those who choose an option that requires a Bond, the below companies are available to issue the appropriate surety bonds.

All companies are available to issue the bonds in the following U.S. States or Territories: Alaska, Connecticut, Hawaii, Illinois, Maryland, Massachusetts, Montana, Nebraska, New Jersey, Rhode Island, South Dakota, Vermont, Wyoming, The Commonwealth of Puerto Rico, Guam, the Virgin Islands, and American Samoa.

| Business Name | Website | Phone | Note |
|---------------------------|---|-----------------|--|
| BondAbility Inc. | https://www.BondAbility.com | (800) 818- 3940 | Issues to individuals and through insurance agents |
| CNA Surety | https://www.cnasurety.com/cna/guest/cnasurety | (800) 331-6053 | Only issues through insurance agents |
| Merchants Bonding Company | https://www.merchantsbonding.com | (800) 678-8171 | Only issues through insurance agents |
| Travelers | https://www.travelers.com | N/A | Only issues through insurance agents |