

FDI INSURANCE
d.a.c. • Dublin, Ireland

CORPORATE BROCHURE · IRELAND & EUROPE

Specialist surety, guarantees and credit insurance from Dublin

An independent Irish specialist insurer authorised and regulated by the Central Bank of Ireland since 2001. We underwrite contract surety, commercial guarantees, and credit protection on our own balance sheet, delivered through regulated brokers across Ireland, the United Kingdom, and the European Union.

- Authorised by the Central Bank of Ireland since 2001 · Classes 13 (Liability), 14 (Credit), 15 (Suretyship)

For commercial contractors, corporate treasurers, risk managers, and regulated intermediaries.

Boland's Quay, Dublin · William Murphy, CC BY-SA 2.0

https://fdi-insurance.eu/corporate-brochure

An independent specialist underwriting on its own capital

FDI Insurance d.a.c. is a specialist credit and suretyship insurer headquartered in Dublin. We are not a generalist composite carrier or a fronting facility: every bond, guarantee, and policy is underwritten directly on our own paper, backed by supervised capital held on our own balance sheet.

01 Specialist underwriting focus

We operate with a dedicated focus in credit and suretyship. Our underwriting teams evaluate commercial contracts, counter-indemnities, and project risks individually rather than relying on automated scoring models.

02 Direct balance-sheet security

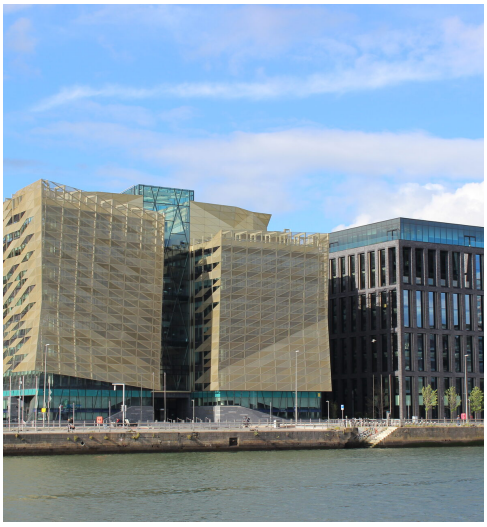
Every instrument is issued directly on our own paper. Beneficiaries receive the direct covenant of a regulated European insurer without intermediary parent dependencies or offshore arrangements.

03 Decades of continuous authorisation

Incorporated and authorised in Dublin in 2001, we have operated without interruption under the prudential supervision of the Central Bank of Ireland for over two decades.

04 Dedicated broker partnership

We distribute exclusively through accredited brokers and professional intermediaries, ensuring commercial clients receive expert advisory support alongside direct access to decision-making underwriters.



Central Bank of Ireland, North Wall Quay, Dublin · Metro Centric, CC BY 2.0

CORPORATE IDENTIFICATION & REGISTERS

LEGAL ENTITY
FDI Insurance d.a.c.

LEGAL FORM
Private company limited by shares, qualified as a Designated Activity Company under the Irish Companies Act 2014

INCORPORATED
5 June 2001 · Dublin, Ireland

AUTHORISED
5 July 2001 · Central Bank of Ireland (Ref C33629)

CLASSES OF BUSINESS
Class 13 (General liability), Class 14 (Credit), Class 15 (Suretyship)

COMPANIES REGISTRATION OFFICE
Company No. 344028

LEGAL ENTITY IDENTIFIER (LEI)
6354004DCXXTSLKWUZ20

STATUTORY AUDITOR
PricewaterhouseCoopers, Dublin

Equal legal protection. Unimpaired bank borrowing capacity.

For a project employer, beneficiary, or public authority, an insurance surety bond fulfills exactly the same commercial function as a bank guarantee: it provides a legally enforceable, binding commitment from a supervised financial institution to make payment in the event of contractual non-performance.

For the commercial contractor or applicant, however, the practical difference is transformative. Commercial banks routinely debit collateral from committed borrowing lines or require 100% cash backing for letters of credit, freezing essential working capital.

An insurance surety bond from FDI Insurance d.a.c. is written as a contingent insurance undertaking. It sits completely outside the client's existing banking arrangements, leaving committed overdrafts, revolving credit facilities, and project loans entirely untouched.

COMMERCIAL & FINANCIAL ADVANTAGES

Preserves committed credit lines

Bank guarantees directly absorb borrowing capacity. An insurance surety facility leaves bank lines clear to fund daily payroll, materials, and equipment procurement.

Universal legal & contractual acceptance

Our instruments are accepted by public contracting authorities, national transport bodies, commercial developers, utility operators, and tax administrations.

Tailored contractual wordings

We underwrite on-demand, conditional, default-based, and statutory wordings tailored to standard industry contracts (including FIDIC, JCT, NEC, RIAI, and RIA).

Unlocks cash retentions

Retention bonds replace physical cash holdbacks on construction projects, immediately returning valuable liquidity to the contractor's balance sheet.

A surety bond from an authorised insurer gives the beneficiary complete security while giving the contractor the financial agility to take on larger projects.



Dublin city and the River Liffey

Guarantees and contract surety bonds

We provide a comprehensive range of contract, commercial, and statutory bonds issued on our own balance sheet. Instruments are available in euro, sterling, and US dollars.

Performance Bonds

CONTRACT SURETY

Secures the project employer against the financial cost of completing works if a contractor fails to perform contractual obligations. Typically 10% to 20% of contract value, issued on default or on-demand terms.

Advance Payment Guarantees

MOBILISATION SECURITY

Protects upfront capital disbursed to a contractor or supplier for equipment and materials before milestone delivery, amortising progressively as certified valuations are submitted.

Bid & Tender Bonds

PROCUREMENT PRE-QUALIFICATION

Guarantees that a tender submission is authentic and that the bidder will enter into formal contract on the terms offered without withdrawing, converting seamlessly into a performance bond on award.

Retention Bonds

WORKING CAPITAL LIQUIDITY

Replaces physical cash retentions held by the employer (typically 3% to 5% of gross contract sum), releasing immediate cash back into the contractor's operational working capital.

Customs & Excise Guarantees

REVENUE & DUTY DEFERMENT

Secures deferred customs duties, import VAT, and excise obligations owed to national tax authorities (Revenue Commissioners in Ireland, HMRC in the UK), facilitating continuous goods transit.

Environmental Restoration Bonds

STATUTORY COMPLIANCE

Guarantees site remediation and long-term aftercare obligations imposed by planning authorities and environmental agencies for quarries, landfills, wind farms, and industrial sites.

Facilities are agreed on an annual revolving basis, allowing established contractors to call off individual project bonds within hours upon contract award.



Building site, Dublin

Trade credit insurance and property development security

Beyond contract surety, we provide specialist protection across trade debtor books, structural development obligations, and corporate financial commitments.

Trade Credit Insurance

INSOLVENCY AND NON-PAYMENT PROTECTION

Comprehensive protection against the risk of commercial debtors failing to settle invoices due to insolvency or protracted default.

- Whole-turnover cover protecting the entire domestic and export sales ledger
- Key-account and major-buyer policies focused on catastrophic concentration risks
- Continuous credit limit monitoring on buyers across Ireland, the UK, and Europe
- Pre-claim debt collection and salvage services integrated into policy cover

Property & Infrastructure Guarantees

STATUTORY DEVELOPMENT AND PLANNING COMPLIANCE

Guarantees required by local councils, statutory bodies, and utilities before residential or commercial developments can proceed.

- Road and sewer adoption bonds (Section 38 and Section 104 in the UK, Section 278 agreements)
- Planning compliance and development completion bonds for local authorities
- Utility connection and sub-station security bonds
- Structural warranty and deposit protection guarantees

Commercial & Financial Guarantees

STRUCTURED CORPORATE OBLIGATIONS

Tailored guarantees securing defined contractual payment streams and commercial counterparty covenants.

- Commercial rent deposit guarantees replacing cash deposits held in escrow
- Deferred consideration guarantees on commercial mergers and asset acquisitions
- Decommissioning and energy grid connection guarantees
- Court, judicial, and administration bonds for executors and fiduciaries



Dublin Port container terminal · Gareth James, CC BY-SA 2.0

Workplace protection and wealth preservation

Our commercial offering is complemented by structured workplace benefits and institutional asset preservation arrangements.

Workplace Protection

GROUP EMPLOYEE BENEFIT SCHEMES

Group life assurance, group income protection, and group critical illness schemes designed for commercial employers. We price entire payrolls as a collective risk, providing substantial free cover limits that eliminate individual medical underwriting for the vast majority of employees, paired with early intervention and wellness support.

CORE APPLICATIONS

- Group Life Assurance (death in service multiple of salary)
- Group Income Protection (continuous disability salary replacement)
- Group Critical Illness cover for diagnosed major conditions
- Integrated employee assistance programmes and second medical opinions

Institutional Wealth & Estate Planning

LONG-TERM ASSET PRESERVATION STRUCTURES

Specialised corporate and trust structures established to hold and protect accumulated enterprise assets across generations. We provide onshore and international investment wrappers, open architecture accounts, and professional trustee support to safeguard corporate estates and business succession plans without family dispute.

CORE APPLICATIONS

- Corporate investment wrappers with tax-efficient succession options
- Professional trusteeship and fiduciary administration services
- Whole of life cover structured to fund inheritance and transfer liabilities
- Multi-generational wealth preservation frameworks

Every corporate and protection plan is built on durable legal architecture, transparent charging, and dependable long-term policy administration.



Trinity College, Dublin · Diliff, CC BY-SA 4.0

Commercial reality, technical rigor, and decisive execution

We do not operate a rigid algorithm or a ticketing queue. Every risk presented to FDI Insurance d.a.c. is examined by experienced underwriters with direct authority to structure and approve terms.

01 Case submission & financial review

The placing broker submits audited financial statements, management accounts, project details, and the proposed wording. Our underwriters evaluate underlying covenant strength, cash flow, order books, and operational track record.

02 Counter-indemnity structuring

Bonds are issued against an executed counter-indemnity from the operating company, supported where appropriate by parent company backing. We establish clear contractual recourse, preserving the client's independent ownership.

03 Facility establishment

For regular contractors and trading companies, we establish an overarching revolving facility limit. Once approved, individual project call-offs require minimal administration and are turned around rapidly.

04 Direct issuance & live registry verification

Bonds are issued on our authorised company paper. Each certificate is entered into our live public Bond Registry and carries an individual QR code for immediate beneficiary verification.

COMMERCIAL UNDERWRITING STANDARDS

DECISION TURNAROUND	FACILITY LIMITS	CURRENCIES WRITTEN	DIRECT UNDERWRITER CONTACT
24–48 hours for standard facility proposals	**From €100k to €10m+ on standard and referred terms**	**Euro (EUR), Pounds Sterling (GBP), US Dollars (USD)**	**Direct telephone and email access on every live case**



Howth Head, Co. Dublin · Christian David, CC BY-SA 4.0

Prudential supervision and European freedom of services

Authorised in Ireland under European Union insurance regulations, FDI Insurance d.a.c. operates under full Solvency II regulatory standards, delivering security to cross-border beneficiaries.

01 Prudentially supervised by the Central Bank of Ireland

Authorised since 2001 to conduct non-life insurance business under the European Union (Insurance and Reinsurance) Regulations 2015 (S.I. 485 of 2015). We report in full to the Central Bank of Ireland, publishing regular Solvency & Financial Condition Reports (SFCRs).

02 European Freedom to Provide Services (FOS)

Under the EU single market framework, our Irish authorisation passports across member states. We actively write credit and suretyship business across Ireland, the United Kingdom, Spain (registered with the DGSFP in ramos 14 and 15), Italy, and Romania.

03 Robust Solvency II governance framework

The undertaking is managed by its Board of Directors in Dublin, operating independent Solvency II key functions: Risk Management, Actuarial, Compliance, and Internal Audit. Risk appetite and capital adequacy are systematically reviewed.

04 Disciplined capital & reinsurance management

We maintain eligible own funds well above the Solvency Capital Requirement (SCR) and Minimum Capital Requirement (MCR) floors, supported by disciplined underwriting tolerances and conservative reserving.



The Custom House, Dublin

Authorised credit and suretyship across the Spanish market

Operating under the European Union Freedom to Provide Services (LPS), FDI Insurance d.a.c. is registered with the DGSFP to underwrite credit and contractual surety bonds directly on its own balance sheet, delivering bank-grade security without tying up banking facilities.

SUPERVISORY AUTHORISATIONS & REGISTERS

HOME STATE SUPERVISOR
Central Bank of Ireland · Ref C33629 (Authorised 2001)

SPANISH SUPERVISORY REGISTER
DGSFP · Clave L1617 (Registro Administrativo)

SINGLE MARKET PASSPORT
Freedom to Provide Services (LPS / Solvency II)

AUTHORISED RAMOS IN SPAIN
Ramo 14 (Crédito) & Ramo 15 (Caución) · Ramo Completo

STATISTICAL CLASSIFICATION
Banco de España · Entity code IEC33629



Paseo de la Castellana, Madrid · Álvaro Ibáñez, CC BY 2.0

KEY SECTORS WE SUPPORT IN SPAIN

Public Procurement & Civil Works

CONTRATACIÓN PÚBLICA

Bid bonds (garantía provisional), performance bonds (garantía definitiva), advance payment bonds (anticipos), and retention bonds (retenciones). Fully admitted before all contracting authorities, public bodies, and the Caja General de Depósitos under Ley 9/2017 de Contratos del Sector Público, leaving banking facilities clear to fund operations.

Renewable Energy & Infrastructure

ENERGÍA Y RENOVABLES

Grid access and connection guarantees (avales de acceso y conexión a la red eléctrica) lodged before Red Eléctrica and distribution utilities, combined with planning permits, EPC construction obligations, and site decommissioning security for solar photovoltaic, wind energy, and battery storage developments.

Tax & Customs Deferrals

APLAZAMIENTOS TRIBUTARIOS

Certificados de seguro de caución securing the deferral and instalment of tax obligations (aplazamiento y fraccionamiento de deudas tributarias with the AEAT and regional tax agencies) under the Ley General Tributaria, offering solvent enterprises cash-flow flexibility without exhausting banking lines.

Commercial & Private Contracts

CRÉDITO Y CAUCIÓN COMERCIAL

Protection against trade buyer insolvency and protracted default on domestic and export sales ledgers, alongside tailored private commercial contract guarantees and rent deposit bonds between corporate counterparties.

LOCAL DISTRIBUTION AND DEDICATED ADMINISTRATION

Distribution and day-to-day administration across Spain are managed through our associated managing general agent, providing intermediaries with direct, Spanish-language underwriting expertise, while all guarantees remain backed by the direct capital and Solvency II balance sheet of FDI Insurance d.a.c.

An insurance surety bond provides identical legal and contractual security to a bank aval, freeing Spanish contractors and developers to expand their operational capacity without credit line constraints.

Broker partnership and verifiable digital security

Our commercial distribution is anchored in close partnership with professional insurance brokers, intermediaries, and managing agents.

01 Streamlined accreditation

Regulated intermediary firms, individual brokers, and networks can apply for terms of business online in minutes or via structured PDF accreditation schedules.

02 Direct underwriting desk

Brokers discuss terms directly with named senior underwriters who have decision-making authority, avoiding bureaucratic committee delays on urgent tenders.

03 Commercial flexibility

We consider non-standard contract wordings, joint venture arrangements, and international project requirements that conventional lenders decline.

INSTANT ONLINE POLICY VERIFICATION

Every bond and certificate issued by FDI Insurance d.a.c. carries a unique reference number and secure QR code. Employers, government departments, and banks can instantly verify instrument authenticity on our public portal at fdi-insurance.eu/verify-policy.

CORPORATE & UNDERWRITING CONTACTS

BROKER DESK
broker.desk@fdi-insurance.eu · +353 1 604 4020
GENERAL ENQUIRIES
enquiries@fdi-insurance.eu · +353 1 604 4000
WORKING HOURS
Monday to Friday, 09:00–17:00 (IST)



River Liffey, Dublin

PHOTOGRAPHS ON THIS PAGE

River Liffey, Dublin (Ha'penny Bridge)
Boland's Quay, Dublin Docklands
Dublin city centre and docklands quays
Central Bank of Ireland, North Wall Quay, Dublin



Cliffs of Moher, Co. Clare

FDI INSURANCE
d.a.c. • Dublin, Ireland

ESSENTIAL CORPORATE FACTS

LEGAL NAME
FDI Insurance Designated Activity Company (FDI Insurance d.a.c.)

LEGAL FORM
Private company limited by shares, qualified as a Designated Activity Company under the Irish Companies Act 2014

INCORPORATION
5 June 2001 · Dublin, Ireland

AUTHORISATION
5 July 2001 · Central Bank of Ireland (Institution Reference C33629)

CLASSES OPERATED IN
Class 13 (General liability), Class 14 (Credit), Class 15 (Suretyship)

REGISTERED OFFICE
Elm Park, Merrion Road, Dublin 4, Ireland

REGISTERED NUMBER
Companies Registration Office No. 344028

LEGAL ENTITY IDENTIFIER (LEI)
6354004DCXXTSLKWUZ20

STATUTORY AUDITOR
PricewaterhouseCoopers, Spencer Dock, North Wall Quay, Dublin 1, Ireland

HOME SUPERVISOR
Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1

POLICY VERIFICATION
https://fdi-insurance.eu/verify-policy

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FDI Insurance d.a.c. is an Irish insurance undertaking authorised and prudentially supervised by the Central Bank of Ireland. Cover is arranged through regulated intermediaries. Nothing in this brochure constitutes an offer of cover or an irrevocable commitment to issue a guarantee. Facilities are subject to technical underwriting, covenant assessment, and formal execution of counter-indemnity documentation.