



**Hire with confidence**

## Tap the Federal Bonding Program

*Have you ever had a great candidate for a job opening who you didn't hire because of his or her low credit score, limited work history, or some other risk factor?*

*The Federal Bonding Program gives you the security you need to hire that candidate with confidence.*

### What is a fidelity bond?

A fidelity bond is a business insurance policy that protects you in case of loss of money or property due to employee dishonesty.

- The bond provides up to \$25,000 of coverage with no deductible
- There is no cost to employer or employee
- There is no required paperwork or special records to keep
- A bond can be issued as soon as the date is set for the applicant to start work

### For whom can you get a bond?

Anyone you consider a hiring risk, including:

- people with poor personal credit

- people dishonorably discharged from the military
- people without a consistent work history
- ex-offenders
- recovering substance abusers

### What does the bond cover?

The bond insures you against any loss due to theft, forgery, larceny, or embezzlement. It does not cover liability due to an employee's poor workmanship, job injuries, or work accidents. It is not a bail or court bond for legal systems.

### Getting a bond is easy!

*The Federal Bonding Program is sponsored by the U.S. Department of Labor in partnership with Chubb.*