

# Fidelity bonding program

Some businesses require employees who handle cash or valuables to be bonded. The Employment Security Department's fidelity bonding program provides free bonds to employers for applicants who face barriers to employment due to an arrest or conviction, a history of drug or alcohol abuse, poor credit, limited or no job history or a dishonorable military discharge.

## Benefits to employers

The Fidelity Bonding Program protects employers against employee theft, forgery, larceny and embezzlement. The bonds provide 100 percent coverage and have no deductible. The program makes it easier for "risky" job seekers to find jobs.

Fidelity bonds are intended to reassure employers and provide an incentive to take a chance on a job applicant who may be perceived as undesirable.

## Benefits to applicants

Generally, any at-risk job applicant is bondable, including individuals who have:

- Been justice involved.
- Worked on chemical dependency recovery.
- Received public assistance.
- Poor credit history.
- Been dishonorably discharged from the military.
- Been economically disadvantaged with little or no work experience.

---

## Bond amounts, limitations and expirations

The six-month bonds are issued in increments of \$5,000 up to a total of \$25,000, based on the potential loss an employer might incur. Paperwork is minimal for job seekers and employers. Once the bond expires, the employer may purchase continuing coverage by contacting the national bonding program coordinator.

Bonds do not cover liability due to poor workmanship, job injuries, work accidents, bail bonds, court bonds or bonding needed for self-employment.

## Learn more

Visit our website: [esd.wa.gov/about-employees/federal-bonding](https://esd.wa.gov/about-employees/federal-bonding)

Contact: [bonds4jobs@esd.wa.gov](mailto:bonds4jobs@esd.wa.gov) | 800-669-9271