

Fidelity bonds for risky workers

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Free bond coverage available for ex-offenders and other "risky" job seekers

Protects employers who take a chance on workers with a spotty history

Bonds end after six months

The Employment Security Department operates a variety of employment programs for people who have a hard time finding work on their own, such as people who have criminal convictions. Some businesses require all employees who handle cash or valuables to be bonded. Employment Security coordinates the Washington State Fidelity Bonding Program, which provides free fidelity bonds for workers who are denied coverage from a commercial carrier because of an arrest or conviction record, a history of drug or alcohol abuse, poor credit or a dishonorable military discharge.

Benefits to employers

Washington State's Fidelity Bonding Program is free insurance available to employers to help protect them against employee dishonesty, including any type of theft, forgery, larceny and/or embezzlement. The program makes it a little easier for Employment Security to help ex-offenders and WorkFirst (welfare-to-work) participants to find jobs.

Bonds are intended to reassure and provide an incentive to employers to take a chance on a job seeker who may be perceived as untrustworthy and undesirable.

Benefits to applicants

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

- Ex-offenders.
- Recovering alcohol and drug abusers.
- Welfare recipients.
- Individuals with poor credit history.
- Dishonorably discharged veterans.
- Economically disadvantaged individuals with little or no work experience.

Bond amounts, limitations and expirations

Bonds are issued in increments of \$5,000, up to \$25,000, based on how much potential loss an employer could incur. The bonds end after six months. Paperwork is minimal for both the job seekers and businesses. Once the bond expires, continued coverage can be purchased by the employer by contacting the Washington State Bonding Coordinator.

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

Results

In 2014, the Employment Security Department issued 50 bonds to employers to hire job applicants who could not be bonded by commercial insurance carriers.

Contacts

Bill Tarrow, media contact, 360-902-9376
Candee Bellamy, program coordinator, 360-902-9685