

# Fidelity Bonding

The Fidelity Bonding Program of Michigan is an incentive for employers to hire jobseekers who are qualified, but who are considered high-risk because of a factor in their personal background. A Fidelity Bond is a business insurance policy of Chubb Ltd. that insures an employer against losses due to employee theft, forgery, larceny and embezzlement.

## Why use Fidelity Bonding?

Fidelity Bonding helps high-risk job seekers obtain employment. Fidelity Bonding offers an incentive for employers to hire jobseekers who are qualified, but who are considered high-risk because of their personal background.

## Fidelity Bonding Features

- Easy application process
- Free bonding for the first six months of employment
- No deductible
- Bonds available in the amounts of \$5,000 - \$25,000
- Extended coverage available directly from Chubb Ltd.

## Who is eligible for Fidelity Bonding?

- People with poor credit records including bankruptcies
- Economically disadvantaged youth and adults who lack a work history
- Welfare assistance recipients
- Recovering substance abusers including opioid users
- Justice-involved citizens
- Those dishonorably discharged from military service
- Youth in apprenticeships (age 18+)
- Those who cannot be commercially bonded
- Temporary Assistance for Needy Families recipients
- Asset Limited, Income Constrained, Employed individuals



## What are the benefits of Fidelity Bonding?

The Fidelity Bonding program allows employers to obtain workers without taking a risk and allows high-risk jobseekers to find work.

The program diminishes the risk for employers and reduces the barriers to employment faced by jobseekers.

## What is the application process?

- Either the employer or the jobseeker may request the bond.
- Bonding assistance is available through local Michigan Works! Agency (MWA) Service Centers.
- The employer must complete a phone intake with the MWA Fidelity Bonding Coordinator after an offer of employment is accepted by the jobseeker to be bonded.

## Where can you learn more about the program?

More information is available at [Michigan.gov/FidelityBonding](https://Michigan.gov/FidelityBonding).

To contact a Fidelity Bonding Coordinator, call Michigan Works! at 800-285-WORKS (9675), or find your local MWA at [MichiganWorks.org](https://MichiganWorks.org).

*LEO is an equal opportunity employer, and Fidelity Bonding is an equal opportunity program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.*