

# Q & A

## What is a Fidelity Bond?

- It is a business insurance policy that protects the employer in case of any loss of money or property due to employee dishonesty. It is like a guarantee to the employer that the person they hire will be an honest worker.
- The Fidelity Bonds issued under the FBP are insurance policies of the Travelers Casualty and Surety Company of America. The McLaughlin Company in Washington, DC, is the agent for Travelers in managing the program nationwide.



## How does the bond help someone get a job?

- The bond is given to the employer, free-of-charge, and serves as an incentive to the employer to hire the job applicant who has a “risk” factor in his or her personal background such as an ex-offender with a felony record. The employer is then able to get the worker’s skills without any risk of worker dishonesty on the job.



For more information go to:

[http://www.drc.ohio.gov/web/OJL\\_bonding.htm](http://www.drc.ohio.gov/web/OJL_bonding.htm)

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## Ohio Department of Rehabilitation and Correction



# Ohio Central School System



## FEDERAL BONDING PROGRAM

Sponsored by the U.S. Department of Labor and administered by the Ohio Department of Rehabilitation and Correction

John R. Kasich  
Governor

Gary Mohr  
Director

## OVERVIEW OF THE PROGRAM

The Federal Bonding Program (FBP) is a program designed to help a job applicant get and keep a job. The program issues Fidelity Bonds. Ex-offenders are routinely classified as “at risk” job applicants where their past experiences raises an obstacle to their future ability to secure employment. Moreover employers view them as being potentially untrustworthy workers and deny



them employment.

This factor prompted the US Department of Labor (DOL) to find a

means to eliminate bonding as a barrier to employment and ease employer concerns that “at risk” job applicants would be untrustworthy workers.

In 1966, the DOL created and sponsors the Federal Bonding Program which covers those that are in the “at risk” category and formerly classified as NOT BONDABLE.

## Ohio's Eligibility

Since 1998, the Ohio Department of Rehabilitation and Correction has managed and administered the FBP. For the bond to be processed and issued, the employer must make the applicant a job offer and set a date for the individual to begin work.



Fidelity Bond Insurance is effective for six (6) months with a coverage amount of \$5,000 free to the employer and applicant and expires automatically six (6) months later.

### Ohio's Eligibility Criteria:

The ex-offender's criminal history must be verifiable.

The ex-offender is not self-employed or on a personal contract.

Employment must be full-time or part-time for which payroll taxes are deducted.

The applicant must receive a job offer, and the employer must schedule a start or hire date.



## How to Apply

### *Steps to follow in applying*

1. Job offer must exist with a start date
2. Employer must provide on company letterhead that a job offer has been made to the ex-offender.
3. The employer must provide a company contact name and telephone number, the full name, date of birth and social security number of the ex-offender/job applicant and the date the job offer was made pending federal bond coverage.
4. Fax information to 740-845-3387.

**IT'S THAT EASY**



To obtain further information or to initiate the bonding process, please contact the ODRC Ohio Central School System (740) 845-3240 and/or email [DRC.OCSS2Serve@odrc.state.oh.us](mailto:DRC.OCSS2Serve@odrc.state.oh.us)