

Are You Bondable?

Dispelling Misconceptions About Job Applications



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Have you ever filled out a job application and came across the question “are you bondable?” Did you hesitate to answer, not really knowing what it meant?

For many of the clients we serve at the Calgary John Howard Society that question deters them from continuing the job application process as they wrongfully believe that in order to be bondable they cannot have a criminal record.

In order to address the issue of bonding in the workplace it is important to have answers to a few simple questions:

1. What does “are you bondable?” mean on job applications?

Being bondable refers to the employer’s ability to insure an individual against potential liability. In most cases employers are referring to a fidelity bond. This type of bond guarantees the employer repayment of losses in the event of a dishonest act by an employee, such as fraud or theft (Government of Canada, n.d.).

2. Will a criminal record affect someone’s ability to be bonded?

Having a criminal record does not necessarily mean that an individual is not bondable – most are. Insurance companies will consider the type of offense and when the offense took place to assess if an individual would be too high of a risk to be bonded. An underwriter, a person processing a bonding application, will usually request further information regarding the charges prior to making a decision (John Howard Society of British Columbia, 2013).

3. What charges are more likely to affect the probability of being bonded?

For some employment positions recent charges related to fraud or theft decrease the probability of an individual being bonded (Collins, c1998). It is safe to assume an individual is bondable unless they have been denied.

There are various types of fidelity bonds that companies can get to protect themselves from potential liability incurred by theft or fraud of an employee. Employers can choose to bond a particular employee or all positions, also known as blanket bonds (State Farm, c2016). The bond type a company might choose to have will depend on their industry and line of work (Government of Canada, n.d.). Someone's ability to be bonded depends on an insurance company's willingness to take on the risk of covering the liability for a particular employee in a given position and the amount the employer is willing to pay for this security.

When an employer asks if you are bondable on a job application, unless you have previously been denied bonding, you should answer "yes" to this question, even if you have a criminal record.

References

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