



THIRD-PARTY FIDELITY BOND COVERAGE

OVERVIEW

A third-party fidelity bond is a commercial crime coverage that affords protection to businesses that hire individuals and companies on an independent contractual basis (i.e., not employees). Professional consultants, internet and software technology experts, third-party administrators, and professional fiduciaries are examples of independent contractors that often require third-party fidelity bonding. The policy form covers on-premises losses sustained by the client resulting from the intentional dishonest acts of the contractor. Theft of money, securities, or intellectual property are generally covered as well as the illegal transfer of client funds by unauthorized access of a client's banking/accounting system.

BENEFITS OF SURETY ONE'S THIRD-PARTY FIDELITY COVERAGES

- Third-party fidelity bonds issued on U.S. Treasury listed companies with A+ (Superior) and A- (Excellent) AM Best Ratings
- One- and three-year bond terms at reasonable rates
- Broad appetite for all types of business classes
- Primary third-party fidelity bond limits to \$10,000,000, excess to \$50,000,000
- Coverage offered on a blanket or specific client basis
- International coverages offered

HOW TO APPLY FOR A THIRD-PARTY FIDELITY BOND

- Complete the third-party fidelity application. Download it here: <http://suretyone.org/pdf/all-bonds/third-party-fidelity-bond-application.pdf>
- Submit a copy of the contract between the parties, including the insurance coverage provisions.
- Submit a copy of the applicant's certificate of liability insurance or policy declarations.

If you prefer to receive the application by mail, call (800) 373-2804 or email your request to Underwriting@SuretyOne.org

www.SuretyOne.org

Surety One, Inc.

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Surety One, Inc. is a specialist in surety and fidelity bond underwriting. Licensed in all fifty states, Puerto Rico and U.S. Virgin Islands, we are one of the largest producers of third party fidelity bonds in the nation. Our knowledge and extensive experience with commercial crime policies allow us the ability to pair you with the correct fidelity bond product quickly. We offer non-standard program access to applicants that may operate in a difficult class of business. NO ONE in declined.