

# National Student Nurses' Association

45 Main Street, Suite 606  
Brooklyn, NY 11201

## Bonding Coverage for State Association Officers

### [What are Fidelity Bonds?](#)

**Fidelity Bonds** protect the employer or association from dishonest acts committed by their employees (or officers who are actively handling assets of an association).

### **What type of Fidelity Bonds should an Association or Chapter purchase?**

The chapter or association should purchase an [Employee Dishonesty Bonds](#). Most organizations, whether private business or not-for-profit, would be well advised to carry **Employee Dishonesty** on any of those individuals who have access to money or product. A Treasurer of a not-for-profit would be a classic example of where an **Employee Dishonesty Bond** should be used. This Bond is the type of Crime Insurance that would be used to protect an organization from theft by a Treasurer, or any other officer. **If these officers are not employees of the organization, the standard Employee Dishonesty Bond would need a rider which re-defines the term employee to include the officers to be covered.**

Employee Dishonesty Bonds encourages the bonded employee(s) or officer(s) to handle their association or chapter's money and property with trustworthiness. Associations can be especially hard hit because they can't afford extensive safeguards and do not have the financial capacity to absorb the losses. The Dishonesty Bonds reimburse the association for losses from Officers' fraud, theft, forgery, and embezzlement of company's cash and other assets.

## Companies that provide Employee Dishonesty Bonds

It recommended that the level of coverage you may select be consistent with the total asset values of the association. Each association should contact a local insurance agent that is licensed to place bonding coverage to compare pricing. When using this approach, please make sure the deductibles and other terms of the bond are similar. **The following companies can provide you with bond coverage:**

### [Brunswick Companies](#)

2857 Riviera Drive, Fairlawn, Ohio 44333  
866-526-1182 ext. 4280 Fax 330-864-8661

---

### [Travelers Property Casualty Insurance](#)

---

### [Employeedishonestybonds.com](#)

2424 W. Missouri Avenue Building A, Suite #4 Phoenix, AZ 85015  
800-800-1219

---

### [WorldWide Insurance Specialists, Inc.](#)

888-518-8011 - (602) 749-0702 - FAX (602) 674-8235

---

### [Hammond National Insurance Company](#)

5248 Hohman Avenue-P.O. Box 607 Hammond, IN 46325  
877-255-5463

---

### [Hartford Insurance Company](#)

888-656-0817

---

### [North American Professional Liability Insurance Agency](#)

866-262-7542