



**VETERANS OF FOREIGN WARS  
DEPARTMENT OF CALIFORNIA  
PROPER BONDING PROCESSES**

## **BONDING REQUIREMENTS**



### **National Bylaws Section 703**

- Each officer accountable for funds or property pursuant to any provisions of these Bylaws shall be bonded with an indemnity company as surety in a sum at least equal to the amount of liquid assets.

### **National Manual of Procedure, Section 218(a)(5)**

- a. The Quartermaster shall qualify and secure a bond equal to liquid assets.

## BONDS – ACCOUNTABLE OFFICER

- Who needs to be bonded?
  - Any and All Post Officers who have access to the Post Funds (on bank signature card).
  - The position, not the person is bonded.
- How much should you be bonded for?
  - Enough to cover liquid assets. Rule of Thumb: Should be slightly more than your quarterly audit total.
- How much does a bond cost?
  - \$4 per thousand with a minimum of \$3,000 in coverage.
- Can I increase my bond coverage?
  - Yes, you submit a Request for Bond Increase application and pay the difference between the two amounts.

# BONDS – CLUB EMPLOYEES

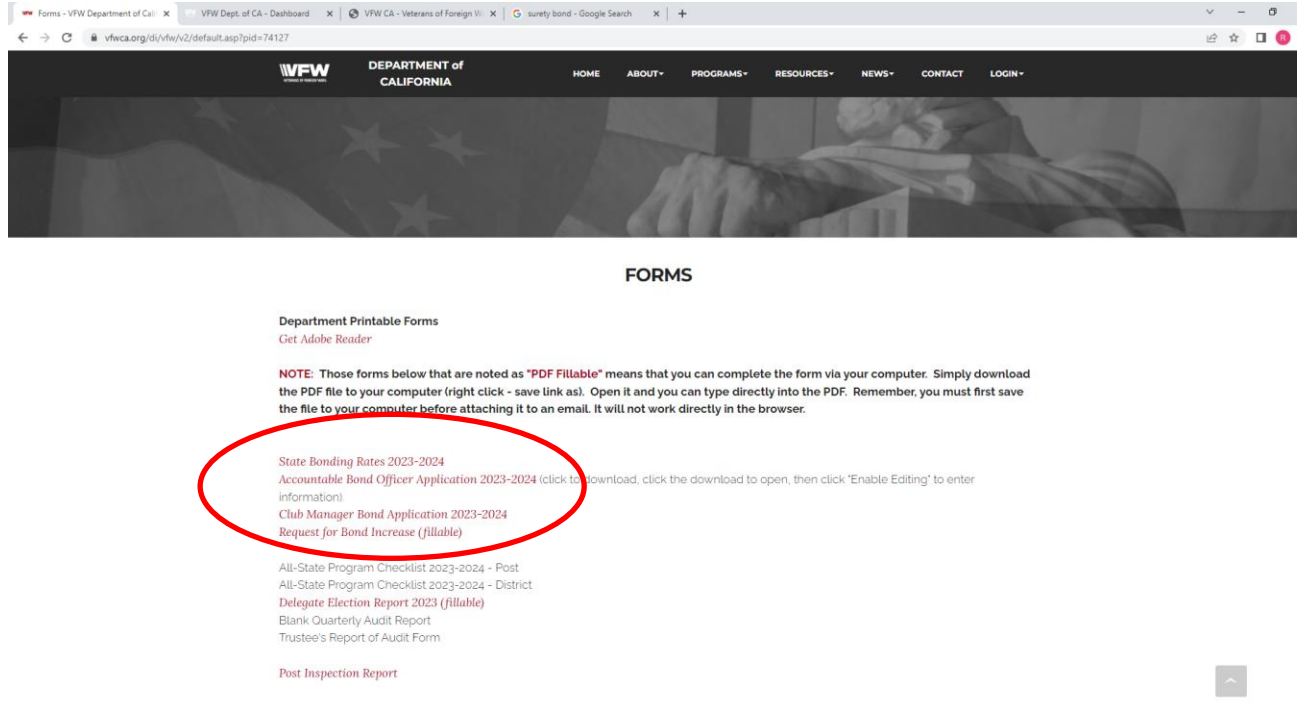


- Who needs to be bonded?
  - Any club employee who is responsible for money. Canteen manager, Bingo Chair.
  - The person, not the position is bonded.
- How much should you be bonded for?
  - Enough to cover what they normally are in custody of until given to QM.
- How much does a bond cost?
  - \$6 per thousand with a minimum of \$3,000 in coverage.
- What happens if the Canteen Manager is replaced?
  - You will need to submit a new application and pay for a new bond.

# WHERE DO YOU FIND THE BONDING INFO



The information and documents you need to complete the bonding process are located on the Department website ([www.vfwca.org](http://www.vfwca.org)) at <https://vfwca.org/di/vfw/v2/default.asp?pid=74127>.



# BONDING RATE SHEET – Accountable Officers



Accountable officers (Commander, QM, Asst. QM, etc. will be bonded at \$4 per thousand.

Club employees (canteen manager, bingo manager, bartenders, etc. are bonded at \$6 per thousand.

**Make sure you use the correct bonding rate sheet!**

QUARTERMASTER BOND RATES 2023-2024 - VFW DEPARTMENT OF CALIFORNIA  
\$4.00 PER THOUSAND

\$ 3,000.00	\$ 12.00	\$43,000.00	\$ 172.00	\$ 83,000.00	\$ 332.00
\$ 4,000.00	\$ 16.00	\$44,000.00	\$ 176.00	\$ 84,000.00	\$ 336.00
\$ 5,000.00	\$ 20.00	\$45,000.00	\$ 180.00	\$ 85,000.00	\$ 340.00
\$ 6,000.00	\$ 24.00	\$46,000.00	\$ 184.00	\$ 86,000.00	\$ 344.00
\$ 7,000.00	\$ 28.00	\$47,000.00	\$ 188.00	\$ 87,000.00	\$ 348.00
\$ 8,000.00	\$ 32.00	\$48,000.00	\$ 192.00	\$ 88,000.00	\$ 352.00
\$ 9,000.00	\$ 36.00	\$49,000.00	\$ 196.00	\$ 89,000.00	\$ 356.00
\$10,000.00	\$ 40.00	\$50,000.00	\$ 200.00	\$ 90,000.00	\$ 360.00
\$11,000.00	\$ 44.00	\$51,000.00	\$ 204.00	\$ 91,000.00	\$ 364.00
\$12,000.00	\$ 48.00	\$52,000.00	\$ 208.00	\$ 92,000.00	\$ 368.00
\$13,000.00	\$ 52.00	\$53,000.00	\$ 212.00	\$ 93,000.00	\$ 372.00
\$14,000.00	\$ 56.00	\$54,000.00	\$ 216.00	\$ 94,000.00	\$ 376.00
\$15,000.00	\$ 60.00	\$55,000.00	\$ 220.00	\$ 95,000.00	\$ 380.00
\$16,000.00	\$ 64.00	\$56,000.00	\$ 224.00	\$ 96,000.00	\$ 384.00
\$17,000.00	\$ 68.00	\$57,000.00	\$ 228.00	\$ 97,000.00	\$ 388.00
\$18,000.00	\$ 72.00	\$58,000.00	\$ 232.00	\$ 98,000.00	\$ 392.00
\$19,000.00	\$ 76.00	\$59,000.00	\$ 236.00	\$ 99,000.00	\$ 396.00
\$20,000.00	\$ 80.00	\$60,000.00	\$ 240.00	\$100,000.00	\$ 400.00
\$21,000.00	\$ 84.00	\$61,000.00	\$ 244.00	\$101,000.00	\$ 404.00
\$22,000.00	\$ 88.00	\$62,000.00	\$ 248.00	\$102,000.00	\$ 408.00
\$23,000.00	\$ 92.00	\$63,000.00	\$ 252.00	\$103,000.00	\$ 412.00
\$24,000.00	\$ 96.00	\$64,000.00	\$ 256.00	\$104,000.00	\$ 416.00
\$25,000.00	\$ 100.00	\$65,000.00	\$ 260.00	\$105,000.00	\$ 420.00
\$26,000.00	\$ 104.00	\$66,000.00	\$ 264.00		
\$27,000.00	\$ 108.00	\$67,000.00	\$ 268.00		
\$28,000.00	\$ 112.00	\$68,000.00	\$ 272.00		
\$29,000.00	\$ 116.00	\$69,000.00	\$ 276.00		
\$30,000.00	\$ 120.00	\$70,000.00	\$ 280.00		
\$31,000.00	\$ 124.00	\$71,000.00	\$ 284.00		
\$32,000.00	\$ 128.00	\$72,000.00	\$ 288.00		
\$33,000.00	\$ 132.00	\$73,000.00	\$ 292.00		
\$34,000.00	\$ 136.00	\$74,000.00	\$ 296.00		
\$35,000.00	\$ 140.00	\$75,000.00	\$ 300.00		
\$36,000.00	\$ 144.00	\$76,000.00	\$ 304.00		
\$37,000.00	\$ 148.00	\$77,000.00	\$ 308.00		
\$38,000.00	\$ 152.00	\$78,000.00	\$ 312.00		
\$39,000.00	\$ 156.00	\$79,000.00	\$ 316.00		
\$40,000.00	\$ 160.00	\$80,000.00	\$ 320.00		
\$41,000.00	\$ 164.00	\$81,000.00	\$ 324.00		
\$42,000.00	\$ 168.00	\$82,000.00	\$ 328.00		

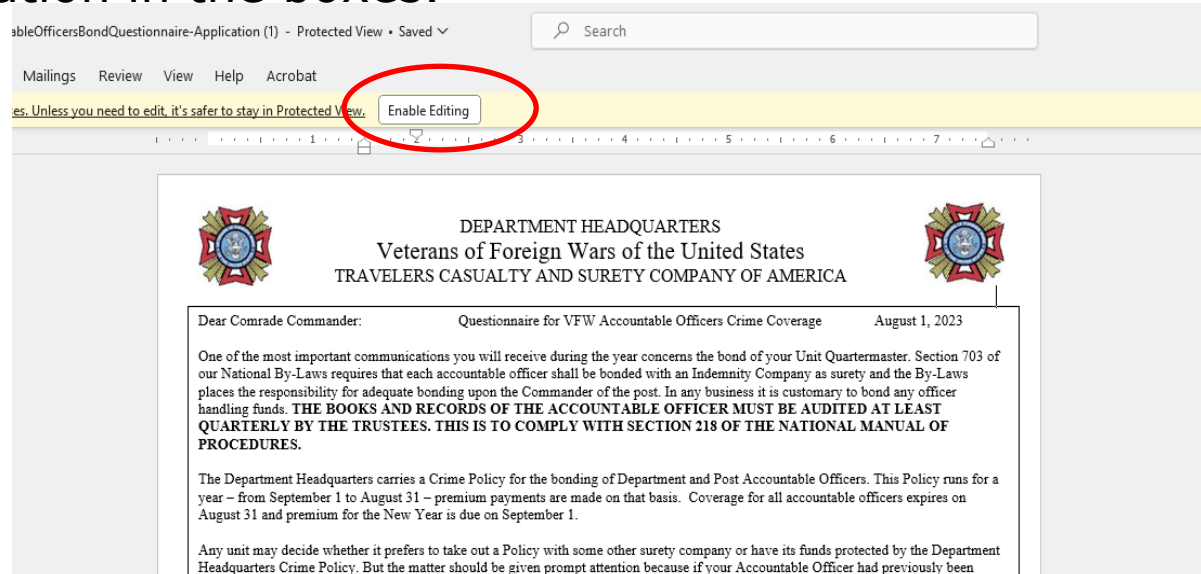
MAKE CHECK PAYABLE TO:  
VFW Department of California  
9136 Elk Grove Blvd, Suite 100  
Elk Grove, CA 95624

MINIMUM BOND IS \$3,000.00

DEADLINE IS:  
AUGUST 31, 2023

# ACCOUNTABLE OFFICER APPLICATION



- Click on the link to download the document.
- Click the download to open in Microsoft Word.
- Click the “Enable Editing” button to allow you to enter the information in the boxes.



ableOfficersBondQuestionnaire-Application (1) - Protected View • Saved ▾

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es. Unless you need to edit, it's safer to stay in Protected View.

 DEPARTMENT HEADQUARTERS  
Veterans of Foreign Wars of the United States  
  
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

Dear Comrade Commander: Questionnaire for VFW Accountable Officers Crime Coverage August 1, 2023

One of the most important communications you will receive during the year concerns the bond of your Unit Quartermaster. Section 703 of our National By-Laws requires that each accountable officer shall be bonded with an Indemnity Company as surety and the By-Laws places the responsibility for adequate bonding upon the Commander of the post. In any business it is customary to bond any officer handling funds. **THE BOOKS AND RECORDS OF THE ACCOUNTABLE OFFICER MUST BE AUDITED AT LEAST QUARTERLY BY THE TRUSTEES. THIS IS TO COMPLY WITH SECTION 218 OF THE NATIONAL MANUAL OF PROCEDURES.**

The Department Headquarters carries a Crime Policy for the bonding of Department and Post Accountable Officers. This Policy runs for a year – from September 1 to August 31 – premium payments are made on that basis. Coverage for all accountable officers expires on August 31 and premium for the New Year is due on September 1.

Any unit may decide whether it prefers to take out a Policy with some other surety company or have its funds protected by the Department Headquarters Crime Policy. But the matter should be given prompt attention because if your Accountable Officer had previously been

# ACCOUNTABLE OFFICER BOND APPLICATION



California

Make sure to use the proper application

- Date on the form should read August 1, 2023
- **DO NOT** use the Club Employee form for VFW Officers



DEPARTMENT HEADQUARTERS  
Veterans of Foreign Wars of the United States  
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA



Dear Comrade Commander:

Questionnaire for VFW Accountable Officers Crime Coverage

August 1, 2023

One of the most important communications you will receive during the year concerns the bond of your Unit Quartermaster. Section 705 of our National By-Laws requires that each accountable officer shall be bonded with an Indemnity Company as surety and the By-Laws places the responsibility for adequate bonding upon the Commander of the post. In any business it is customary to bond any officer

Questionnaire-Current-2023-2024.pdf

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**T.I.A.**  
Tallman Insurance

A.1 Employee/Volunteer Theft (Crime Coverage)  
VFW QUESTIONNAIRE FOR CLUB EMPLOYEES &  
BINGO PERSONS TO, BE COMPLETED BY  
COVERED INDIVIDUAL  
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

**Coverage Term: October 1, 2023 to September 30, 2024**

- a) Name of Post \_\_\_\_\_ Post # \_\_\_\_\_
- b) Post Address \_\_\_\_\_
- a) Name of Person to be Covered \_\_\_\_\_
- Position to be Covered \_\_\_\_\_
- Coverage Amount Requested \$ \_\_\_\_\_
- Number of Persons Covered \_\_\_\_\_ 1 \_\_\_\_\_
- Number of Locations \_\_\_\_\_ 1 \_\_\_\_\_
- Post - Annual Income \_\_\_\_\_
- Has the post had any crime coverage losses over the past three years? \_\_\_\_\_  
If yes, provide a description along with the date and amount of loss. \_\_\_\_\_
- a) Have you ever been convicted of any dishonest or fraudulent employment related act, "for example" burglary, robbery, theft or embezzlement of funds of any kind. \_\_\_\_\_  
b) If yes, explain \_\_\_\_\_

**IF COVERAGE IS NOT RENEWED, TERMINATED, OR CANCELLED AT EXPIRATION DATE OF 10-1-2023, THE POST HAS ONLY 90 DAYS TO SUBMIT A PROOF OF LOSS FOR PRIOR TERM, AFTER 90 DAYS, PRIOR COVERAGE CEASES.**

**If this is a replacement for a current position, please advise what person you are replacing**  
\_\_\_\_\_

Signed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
(Day) (Month) (Year)



# COMPLETING THE APPLICATION



The funds of your Post are protected only for that year. Premium for the following year will be due September 1, 2024.  
RETURN THIS QUESTIONNAIRE WITH YOUR PREMIUM CHECK PAYABLE TO YOUR DEPARTMENT HEADQUARTERS

Post # and State

I hereby apply for A1. Employee/Volunteer Theft coverage in the amount of \$ for the position  
of . For the year from September 1, 2023 through August 31, 2024.

Number of Persons Bonded: 1 Number of Locations: 1 Post Annual Income: \$ Dated:

Has the post had any Crime Coverage losses over the past three years?   
If yes, provide a description with date and amount of loss on a separate sheet.

**DEADLINE FOR COVERAGE IS SEPTEMBER 1, 2023 – AFTER THIS DATE YOU WILL BE DELIQUENT AND NOT IN COMPLIANCE WITH THE VFW BY-LAWS.**

Q/M or Commander or Adjutant or Sr.Vice Signature  
Phone Number  
Street Address and City

FORMNO. 2

- Enter the Post number and the State, "CA"
- Enter the amount of the bond, **NOT** the amount the bond costs!
- Enter the position being bonded. **ONLY ONE** position per application.
- Enter the Post's annual income and the date you are completing the form.
- Enter if the Posts has filed a claim in the past three (3) years.
- Enter the phone number and address.
- **AGAIN**, make sure you are using the current application!

# CLUB EMPLOYEE BOND

Make sure you are using the VFW Questionnaire for Club Employees & Bingo Persons.

Are you using the current form and not one from 2005?  
Coverage Term should state **October 1, 2023 to September 30, 2024.**

Fill in the application and it must be signed by the person who is going to be covered.



A-1 Employee/Volunteer Theft (Crime Coverage)  
VFW QUESTIONNAIRE FOR CLUB EMPLOYEES &  
BINGO PERSONS TO, BE COMPLETED BY  
COVERED INDIVIDUAL

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

**Coverage Term: October 1, 2023 to September 30, 2024**

1. a) Name of Post \_\_\_\_\_ Post # \_\_\_\_\_

b) Post Address \_\_\_\_\_

2. a) Name of Person to be Covered \_\_\_\_\_

3. Position to be Covered \_\_\_\_\_

4. Coverage Amount Requested \$ \_\_\_\_\_

5. Number of Persons Covered 1

6. Number of Locations 1

7. Post - Annual Income \_\_\_\_\_

8. Has the post had any crime coverage losses over the past three years? \_\_\_\_\_  
If yes, provide a description along with the date and amount of loss.

9. a) Have you ever been convicted of any dishonest or fraudulent employment related act, "for example" burglary, robbery, theft or embezzlement of funds of any kind. \_\_\_\_\_

b) If yes, explain \_\_\_\_\_

**IF COVERAGE IS NOT RENEWED, TERMINATED, OR CANCELLED AT EXPIRATION DATE OF 10-1-2023, THE POST HAS ONLY 90 DAYS TO SUBMIT A PROOF OF LOSS FOR PRIOR TERM, AFTER 90 DAYS, PRIOR COVERAGE CEASES.**

If this is a replacement for a current position, please advise what person you are replacing

\_\_\_\_\_

Signed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
(Day) (Month) (Year)

Signature: Person to be Covered \_\_\_\_\_

Form # 4B

# QUESTIONS

