

2025-2026 APPLICATION FOR VFW OFFICER'S BOND

(Quartermasters and other Post Officers on Post accounts)

1. This is a straight dishonesty bond only.
2. Proof of loss resulting from dishonest acts on the part of the bonded officer is required in settlement of claims. The monthly requirement of balancing bank statements and Quartermaster's monthly report by trustees should enable the Post to prevent or limit loss. Failure to properly and timely complete Post Trustees Report of Audit can result in the denial of a claim.
3. Bonding period is from September 1, 2025 through August 31, 2026. Bond applications received after November 30, 2025 will be processed but will be effective of the date of receipt by the bonding company only.
4. **Minimum principal sum of the bond is \$3,000.00.** Posts should carry a bond for the highest amount of liquid assets expected during the year for which the officer is accountable. This includes cash, bonds, money certificates, or any other money instruments. The value of real property is generally not considered to be a liquid asset for bonding purposes. In determining the level of your bond please always compare the rate to the column at the right. You may be able to pay a lower premium by purchasing a higher rate of coverage.
5. This is a **"POSITION BOND"** and bonds the **"OFFICE"** rather than an individual. Each Post officer who is an account signatory should be bonded, Quartermaster, Post Commander, Sr Vice Commander, etc. Each Officer being bonded must be on a separate application.
6. Posts may obtain bonding from any other source such as a commercial insurance company or bonding agent. If you do obtain bonding outside the VFW please indicate on the detachable portion of the bond application, the name of the company, the expiration date, and amount of coverage. If you do not comply with this request, your Post will not be reported as bonded.
7. Club managers, employees, and committee chairmen such as bingo committee, pull tab committee, kitchen committee, or other Post committees that handle funds should be bonded using the employee bond application. Applications for bonding these positions and the bond premium rate chart are available on the Department website. The employee bond applications and payment must be mailed to Department Headquarters.
8. Bond applications, with payment in the proper amount, should be completed no later than August 31, 2025 to ensure continuity of bond.
9. Once completed at Department, Bond certificates are mailed to the Post Commander for proper reporting to the Post and record keeping.

MAKE CHECK PAYABLE TO VFW DEPARTMENT OF MICHIGAN AND EARMARK CHECK FOR QUARTERMASTER (OFFICERS) BOND or EMPLOYEES BOND AND MAIL TO:

**VFW DEPARTMENT OF MICHIGAN
924 N. WASHINGTON
LANSING, MI 48906**

Barry Walter
Department Quartermaster