WASHINGTON STATE GRANGE

924 Capitol Way S #300 * PO Box 1186 * Olympia, WA 98507-1186
{360)943-9911 * FAX 1-360-357-3548 * 1-800-854-1635

August 31, 2026

Grange Brothers and Sisters:

The National Grange is continuing to offer bonding insurance for each Grange. Information on the bonding insurance from the National Grange is included in this mailing.

Upon selecting your amount of coverage, please complete the form below and return it with your payment to the State Grange Office. Checks should be made payable to the Washington State Grange. **All bonding payments must be received by November 15 so we can meet the December 1 deadline as established by the bonding company.** The bonding coverage is for the 2027 calendar year. Coverage will start when the State Grange forwards your payment and information to the National Grange.

For Granges wishing for coverage greater than $50,000, you must complete the additional questionnaire as required by the bonding company.

Please note that if you have previously been bonded through this program and you choose not to be bonded in **2027,** you will be ineligible for this coverage for three years. The bonding company has provided us with this list of which Granges and when they are eligible to join back into the program.

Upon receipt of the form below and your payment, we will send you a confirmation receipt, listing coverage level, payment amount, and the date your payment was forwarded to the National Grange.

I hope your Grange will take advantage of this program and benefit from the opportunity provided by the National Grange.

Fraternally,

Tom Gwin
State President

Please detach and return this portion with your payment.

Grange Name_____

Contact Person _____

Level of Bonding Coverage_____ Amount of Payment_____

Please make checks payable to the Washington State Grange and mail no later than November 15 to:

Washington State Grange
PO Box 1186
Olympia, WA 98507

Bonding – Frequently Asked Questions

Q: What is fidelity bonding?
A: Fidelity bonding is a type of insurance coverage to protect the financial assets of your Community, Pomona, or State Grange. Section 4.10.9 of the Digest of Laws of the National Grange stipulates that all Granges, at their own expense, are to be bonded or insured for employee dishonesty with coverage to include at least the Secretary and Treasurer of each organization.

Q: How does fidelity bonding work?
A: Fidelity bonding protects the Grange by covering financial losses due to dishonest or fraudulent acts of an individual or group. Should any loss or theft of your Grange's funds occur due to the dishonest acts of covered positions, you would file a claim for review. The bond would help to cover the Grange's financial loss up to the policy limit.

Q: Can the National Grange help with this required bonding?
A: Yes. The National Grange has a fidelity policy (also referred to as employee dishonesty insurance or crime coverage) available at a discounted group rate. The policy is issued through Main Street America Insurance. Granges are eligible to participate by enrolling through their State Grange. Coverage is not available in Alaska, California, and Hawaii.

Q: What does bonding cover?
A: The fidelity bonding policy available through the National Grange provides coverage for all officers and member positions, not just the Secretary and Treasurer who are required to be bonded by the Digest of Laws. The bonding coverage is for one calendar year beginning January 1.

Q: How much coverage does our Grange need?
A: The basic minimum coverage is the lowest amount of coverage offered. Basic minimum coverage is $5,000 for a Community Grange, or for a Pomona Grange, and $25,000 for a State Grange. Higher coverage limits are available and subject to underwriting. In some cases, the basic minimum is enough for a Grange. In many cases, the basic minimum amount is too low. An easy way to determine how much coverage you need would be to assess the maximum amount of money your Grange handles, including your bank accounts, financial assets, and cash you handle at Grange activities, and compare the limit with the internal controls you have over these funds. Fidelity policies are typically not designed to provide coverage for every dollar that comes into an organization's control.

Q: How do we apply for bonding?
A: Every Grange that would like to purchase discounted coverage enrolls through their State Grange. Each year the National Grange sends a letter, rate schedule, FAQ sheet, and fillable questionnaire to each State Grange. Each State Grange then offers this opportunity to their Pomona and Community Granges, collects their premiums, and forwards the lump sum with a list of participating Granges and the amount of their coverage to the National Grange office **NO LATER THAN DECEMBER 1**. Coverage limits of $50,000 or higher need to include the simple coverage questionnaire for underwriting review. Choosing your level of coverage and forwarding the annual premium and questionnaire, if applicable, to your State Grange by the specified date adds you to the group policy. Coverage limits of $250,000 or $500,000 require additional underwriting (including the questionnaire, an independent audited financial statement, and a copy of the written internal control procedures). Granges who elect not to renew coverage will be removed from the policy. Once removed, coverage cannot be provided for three years.

Q: How does a Grange file a claim?
A: Should a loss occur, please contact the National Grange office at (202) 628-3507 for instructions and claim forms. Also, please call or email information@nationalgrange.org if you have further questions about bonding.

Bonding – Rate Schedule for 2027

Limit	Base Premium
$5,000	$ 60

Excess Coverage Limit	Premium
$10,000	$ 70
$25,000	$ 87
$50,000 *	$ 112
$100,000 *	$ 135
$250,000 **	$ 166
$500,000 **	$ 210

*= Payment must be accompanied by the 1-page Fidelity Coverage Application.

**= Payment must be accompanied by the 1-page Fidelity Coverage Application, your independent audited financial statement, and a copy of your written internal control procedures.

DEADLINE: Must be received by National Grange by December 1, 2026

FIDELITY COVERAGE APPLICATION COVERAGE LIMITS FOR $50,000 AND ABOVE

Complete Name & Address of Association (Please Print or Type)

_____

_____

UNDERWRITING QUESTIONS – DISHONESTY

1. Are annual audits performed by an Independent CPA? ☐ Yes ☐ No
   If NO, is an annual audit performed by an audit committee comprised of individuals who do not sign checks or make deposits or withdrawals? ☐ Yes ☐ No

2. Are bank accounts reconciled at least monthly by someone not authorized to sign checks or make deposits or withdrawals? ☐ Yes ☐ No
   Enter name of individual or position performing monthly bank account reconciliation _____

3. Will countersignature of all checks be required? ☐ Yes ☐ No

   If YES, at what limit is countersignature required? _____

   Names of authorized check signers _____

   If NO, describe account controls on a separate sheet of paper

Fidelity Losses (past 6 years) Provide: Dates, Amounts and Description of Losses – Check if None ☐

Date	Amount	Description of Loss

Please list by position, officers, committee chairperson, or employee positions to be covered under this policy:

	Volunteer Position	Paid Position
_____	☐	☐
_____	☐	☐
_____	☐	☐
_____	☐	☐
_____	☐	☐

*If more than one person occupies a position, please include the number of persons per position

To the best of the applicant's knowledge and belief, applicant has no information of any dishonest act committed by any officer, committee chairperson or employee either before or after becoming an officer, committee chairperson or employee of the applicant.

Signed on this day of , .

Applicant and agent acknowledge, by their respective signatures, the Fraud Warning contained herein.

A

Applicant Name

By: _____

Insurance Fraud Warning:

An application or an addendum to an application shall clearly contain a fraud warning substantially as follows: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. This is suggested language. Any language that is substantially similar is acceptable if it does not contain specific fines or penalties.