



# Background Screening: Protecting Your Family Through Better Hires



## New program screens financial advisers, contractors, domestic staff

A thorough background check is a vital tool in determining whether or not someone you hire will be an asset or a detriment to your family's safety and financial well-being. We understand the importance of such decisions and are pleased to provide access to comprehensive background screening services.

- **Broad scope:** The inclusion of financial advisers in addition to contractors and domestic staff makes this program unusually broad.
- **Complimentary service:** We offer background screening on a complimentary or reduced-fee basis, depending on your policy premium.

## Knowing and minimizing the risks

Those whom you trust to take care of your family, home, and financial well-being can also cause serious harm. The access you give to people such as financial advisers, carpenters, and nannies exposes you to a wide range of risks.

- **Financial advisers:** Ponzi schemes, embezzlement, identity fraud
- **Domestic employees:** Kidnap and ransom, child molestation, property theft, frivolous lawsuits for sexual harassment or wrongful termination, identity fraud
- **Contractors:** Kidnap and ransom, child molestation, property theft, job abandonment, identity fraud

Too many people have needlessly become victims because they relied on friends' recommendations, intuition, and resumes. Studies indicate that approximately two-thirds of all job applicants reported they have stretched the truth at least once. Background screening conducted by a professional can help prevent you from hiring an untrustworthy individual. To learn more, read our white paper, "Reducing Vulnerability to Crime from Those You Trust: Strategies for the Wealthy." The link to the white paper can be found at [www.aceprivateriskservices.com/newsreleases.aspx](http://www.aceprivateriskservices.com/newsreleases.aspx).

## How to request a background screen

Contact The Guidry Group, a U.S.-based consultancy specializing in security risk auditing and management. We have carefully selected them to provide you with background screening services. Many members of this agency have held previous senior investigative and security positions involving direct oversight of security issues both domestically and internationally.

<p>The Guidry Group <a href="http://www.guidry.com">www.guidry.com</a></p>	<p>Contact: Sheryl Conley <a href="mailto:sconley@guidry.com">sconley@guidry.com</a> 888-465-6060 phone 936-582-5891 fax</p>
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The Guidry Group will verify your status as a policyholder and confirm if you are eligible to receive background screening on either a complimentary or reduced-fee basis. A Guidry representative will then brief you on the forms necessary to move forward with the screening. You can also view and download sample forms at [www.aceprivateriskservices.com/claims/pages/backgroundscreen.aspx](http://www.aceprivateriskservices.com/claims/pages/backgroundscreen.aspx).

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# Background Screening: Commonly Asked Questions

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## Who can be screened?

The program can screen both existing and potential new employees, contractors, and financial advisers:

- **Financial advisers:** Independent financial advisers who are licensed or registered to provide independent investment advice and financial planning services in exchange for fees and/or commissions.
- **Contractors:** General contractors that are hired by you to complete work on or around your home when the scope of the project requires more than a single day of on-site/in-house time. Sub contractors are eligible when hired directly by you and not screened by a general contractor. Examples of eligible subs include plumbers, electricians, carpenters, painters, and interior designers.
- **Domestic staff:** Part- and full-time domestic staff working 15 hours or more each week in or around your residence. Examples include: nannies, housekeepers, chefs, gardeners, chauffeurs, home health care workers, and bookkeepers.

You can have as many checks completed as desired. However, only one check will be completed on each job candidate or existing employee. Checks on existing employees can be ordered once every two years. If the person screened contests the results, another check can be conducted immediately.

## How extensive is the background screening?

The program is comprehensive and features:

- Seven to ten years of historical record analysis, dependent on the check being completed
- Research completed in all countries of North, South, and Central America at no additional cost
- Verification of names, addresses, age, date of birth, social security, education, licensing, and employment history
- Searches of civil records, criminal records, the national Sex Offender Registry, and bankruptcy records
- A check of employer references, client references, Better Business Bureau complaints, Credit Bureau records, public and proprietary internet data records, and archived internet records

## Does screening require permission from the candidate?

Yes. The Guidry Group will provide you with an application form, which includes the appropriate release as required by the Fair Credit Reporting Act. This release requires a signature, so you will need to have the applicant's consent to have this process carried out. All applications will need to be mailed, faxed, or scanned and emailed to Guidry's office in Montgomery, Texas. The fax number is 936-582-5891.

## How long does it take to obtain a completed report?

The Guidry Group will acknowledge the receipt of a properly completed application with an email or phone call to you. Once the paperwork is received, a completed background check typically takes three to five business days to complete but can take slightly longer in some instances. A hard copy of the completed background check is mailed directly to the person listed on the application as the hiring agent (in most cases, this is you, the client). Reports are never emailed for security purposes, and ACE Private Risk Services never sees the report.

## How do I know if the screening will be provided on a complimentary or reduced-fee basis?

The service is complimentary if the total annual premium for all your policies with ACE Private Risk Services is at least \$25,000. If the premium is less than \$25,000, the service will be provided for a reduced fee as part of an exclusive agreement between ACE and The Guidry Group. The Guidry Group can provide more information about the fees when you contact them.