

## ACORD 876 (2015/10) - Background Check Authorization

ACORD 876, Background Check Authorization, is used as a supplemental disclosure and authorization form for the purposes of providing guidance to industry with respect to the Fair Credit Reporting Act (FCRA) regulations / guidelines.

This is a template document that should NOT be construed as legal advice, guidance or counsel. While ACORD believes this form meets all legal requirements as of the date of issuance, businesses should consult with their own counsel to review legality vis a vis the business's specific needs and practices under all applicable laws as of the date of usage.

In order to protect the organization from liability related to the background check process, certain steps should be followed.

These steps should be followed whether the subject is seeking employment, independent contractor or other type of position or relationship.

First, a stand-alone federal disclosure must be provided (ACORD 877). This disclosure does not need to be returned by the subject.

Second, if the subject resides or will perform services in California, an additional California disclosure must be required (ACORD 877 CA). The California disclosure has one area that needs to be completed. Specifically the exact scope of the investigation to be conducted needs to be delineated. If it is the basic criminal and credit checks as noted on the ACORD 821, a brief statement that the scope will be criminal and credit may be sufficient. This disclosure does not need to be returned by the subject.

Third, the Authorization for a background investigation must be a separate distribution from the disclosures and must be completed and returned by the subject (ACORD 876).

Please note that in some jurisdictions, such as California, additional disclosures may be required for credit checks. Insurers need to consult with counsel to ensure compliance with these requirements.

### Form Page 1

Section Name	Field Name	Description
IDENTIFICATION SECTION	Date	Enter date: The date on which the form is completed. (MM/DD/YYYY)
IDENTIFICATION SECTION	Agency	Enter text: The full name of the producer / agency.
IDENTIFICATION SECTION	Company / Insurer	Enter text: The insurer's full legal company name(s) as found in the file copy of the policy. Use the actual name of the company within the group to which the policy has been issued. This is not the insurer's group name or trade name.
IDENTIFICATION SECTION	NAIC Code	Enter code: The identification code assigned to the insurer by the National Association of Insurance Commissioners (NAIC).

<b>BACKGROUND CHECK AUTHORIZATION</b>	<b>Check this box if you wish to receive a copy of any Report obtained by the Company from a consumer reporting agency.</b>	Check the box (if applicable): Indicates that applicants and residents of California, Minnesota and Oklahoma are exercising their right to request a copy of any Report obtained by the Company from a consumer reporting agency. As used here, applicable to California, Minnesota and Oklahoma applicants and residents.
<b>BACKGROUND CHECK AUTHORIZATION</b>	<b>The specific nature and scope of the Report requested.</b>	Enter text: Indicate the specific nature and scope of the investigation as sought by the Company. As used here, applicable to Massachusetts and New Jersey applicants only.
<b>CONSUMER CREDIT REPORTING AGENCY</b>	<b>Consumer Reporting Agency Name</b>	Enter text: The company name of the consumer reporting agency.
<b>CONSUMER CREDIT REPORTING AGENCY</b>	<b>Street Address</b>	Enter text: The consumer reporting agency's address line 1.
<b>CONSUMER CREDIT REPORTING AGENCY</b>	<b>City</b>	Enter text: The consumer reporting agency's city name.
<b>CONSUMER CREDIT REPORTING AGENCY</b>	<b>State</b>	Enter code: The consumer reporting agency's state code.
<b>CONSUMER CREDIT REPORTING AGENCY</b>	<b>Zip Code</b>	Enter code: The consumer reporting agency's postal code.
<b>CONSUMER CREDIT REPORTING AGENCY</b>	<b>Telephone Number</b>	Enter number: The consumer reporting agency's phone number. If applicable, include the area code and extension.
<b>CONSUMER CREDIT REPORTING AGENCY</b>	<b>Website Address</b>	Enter text: The URL (website) address of the consumer reporting agency.
<b>SIGNATURE</b>	<b>Applicant's Signature</b>	Sign here: Accommodates the signature of the authorized representative (e.g., producer, agent, broker, etc.) of the company(ies) listed on the document. This is required in most states.
<b>SIGNATURE</b>	<b>Applicant's Full Legal Name</b>	Enter text: The name of the authorized representative of the producer, agency and/or broker that signed the form.
<b>SIGNATURE</b>	<b>Date</b>	Enter date: The date the producer signed the form.