

ACORD 877 CA (2015/10) - California Disclosure of Intent to Obtain an Investigative Consumer Report

ACORD 877 CA, California Disclosure of Intent to Obtain an Investigative Consumer Report, is used to inform the applicant that a consumer reporting agency will be used to obtain an investigative consumer report as part of its retention process.

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.

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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).
INVESTIGATIVE CONSUMER REPORT DISCLOSURE	Consumer Reporting Agency Name	Enter text: The company name of the consumer reporting agency.

INVESTIGATIVE CONSUMER REPORT DISCLOSURE	Street Address	Enter text: The consumer reporting agency's address line 1.
INVESTIGATIVE CONSUMER REPORT DISCLOSURE	City	Enter text: The consumer reporting agency's city name.
INVESTIGATIVE CONSUMER REPORT DISCLOSURE	State	Enter code: The consumer reporting agency's state code.
INVESTIGATIVE CONSUMER REPORT DISCLOSURE	Zip Code	Enter code: The consumer reporting agency's postal code.
INVESTIGATIVE CONSUMER REPORT DISCLOSURE	Telephone Number	Enter number: The consumer reporting agency's phone number. If applicable, include the area code and extension.
INVESTIGATIVE CONSUMER REPORT DISCLOSURE	Website Address	Enter text: The URL (website) address of the consumer reporting agency.
INVESTIGATIVE CONSUMER REPORT DISCLOSURE	Scope of Investigation	Enter text: Indicate the specific nature and scope of the investigation as sought by the Company. As used here, this information is required under California law.