



RLI SURETY

EMPLOYEE DISHONESTY BONDS

HAVE YOU FACTORED EMPLOYEE THEFT INTO YOUR BALANCE SHEET?

A business owner returned from vacation to find his bookkeeper was gone. So were several thousand dollars in embezzled company funds. The bookkeeper was later arrested, but not before he'd spent all the money. Fortunately, the business owner was covered with an employee dishonesty bond.

EMPLOYEE THEFT IS A REALITY.

Seven out of ten employees steal from their employers at one time or another. Chances are, some of your employees are stealing from you.

Employee theft cannot be eliminated. The best you can hope for is to control it through good management techniques. Ultimately, your best defense is to have protection.

RLI's Employee Dishonesty Bonds protect you and your customers from losses suffered through employee theft. The protection is inexpensive and your RLI agent can easily, and quickly, obtain the bond for you.

Don't wait until it's too late. Call today.

YOUR BUSINESS NEEDS PROTECTION:

- 75 percent of all employees steal at least once.
- Wall Street Journal
- Employee theft costs business owners \$50 billion a year.
- U.S. Department of Commerce
- 33 percent of all business failures are caused by employee theft.
- U.S. Chamber of Commerce
- A typical organization loses 7 percent of its annual revenue to employee fraud.
- Recent studies show that a decrease in employee loyalty is directly correlated to an increase in employee theft.

APPLICATION

Name of Insured: _____

Type of Business: _____

Business Address: _____

Amount of Coverage Requested: _____

Effective Date: _____

Total Number of Employees (both full and part time): _____

Total Number of Owners: _____

1-year Bond

3-year Bond (reduced rate of 2.85 x annual premium)

Are owners to be covered?

YES NO

Have you sustained any employee dishonesty losses in the last six years?

YES NO

If Yes, Explain:

In order to protect you and your employees against unjustifiable allegations or charges of dishonesty, the employee must be convicted of the alleged dishonesty before coverage will apply.

Agent's Name: _____

Agent's Code: _____

Agent's Phone Number: _____

Agent's Fax Number: _____

Address: _____

Date: _____

Coverage is not effective until application is accepted by the Company. The bond's effective date will be the date the bond is issued.

This brochure contains only a brief summary of coverage and bond provisions, exclusions and conditions of the applicable bond, including the conviction clause.

Rated A+ (Superior) by AM Best
Rated A (Strong) by Standard & Poor's
RLISURETY.COM

RATES

NO. OF RATABLE EMPLOYEES	LIMIT OF INSURANCE			
	\$5,000	\$10,000	\$25,000	\$50,000
5 or less	\$100	\$111	\$165	\$227
6	\$100	\$121	\$179	\$245
7	\$100	\$131	\$193	\$263
8	\$100	\$140	\$206	\$281
9	\$111	\$150	\$220	\$298
10	\$118	\$160	\$234	\$316
11	\$125	\$169	\$248	\$334
12	\$132	\$179	\$261	\$352
13	\$139	\$188	\$275	\$370
14	\$146	\$198	\$289	\$388

15 or more: Contact the Company for rates

**THREE-YEAR PREPAID PREMIUM:
2.85 times annual premium**

YOUR LOCAL AGENT IS:



RLI®

DIFFERENT WORKS

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