

... Have you factored  
**EMPLOYEE THEFT**  
into your  
balance sheet?

**RLI**<sup>®</sup>  
DIFFERENT WORKS

**EMPLOYEE DISHONESTY BONDS**

- 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.

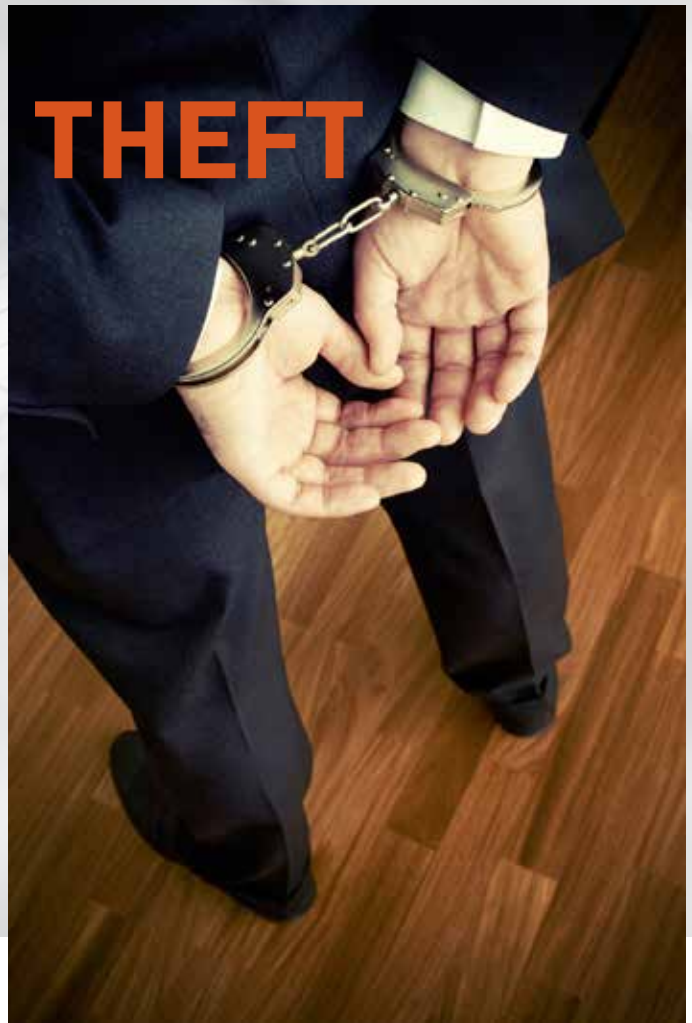
**Employee theft is a REALITY.**

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.**



- 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.

Your business needs  
**PROTECTION.**

# APPLICATION

Name of Insured \_\_\_\_\_

Type of Business \_\_\_\_\_

Business Address \_\_\_\_\_

Amount of Coverage Requested:  \$5,000       \$10,000       \$25,000

Total Number of Employees \_\_\_\_\_

Total Number of Owners \_\_\_\_\_

1-year Bond

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

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

YES     NO (if yes, provide details in a letter)

Business Classification:

Type A Professional Services – engineering, architectural, accounting, office of physicians, dentists, lawyers, optometrists, chiropractors, etc. Owners/officers are not covered under this bond, unless the insured is a corporation and the owners/officers are in the regular service of the insured and compensated by salary, wages, etc.

Type B\* All other businesses and organizations – retail, wholesale, personal services, transportation, etc. Owners may be covered but coverage is subject to underwriter approval. Are owners to be covered?  YES     NO

**\*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 \_\_\_\_\_

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.

# RATES

Number of Employees	\$5,000	\$10,000	\$25,000
5 or less	\$100.00	\$111.00	\$165.00
6	100.00	121.00	179.00
7	100.00	131.00	193.00
8	100.00	140.00	206.00
9	111.00	150.00	220.00
10	118.00	160.00	234.00
11	125.00	169.00	248.00
12	132.00	179.00	261.00
13	139.00	188.00	275.00
14	146.00	198.00	289.00
15 or more:	Contact the Company for rates		

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

## YOUR LOCAL RLI AGENT IS:

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



**RLI Surety**

*A division of RLI Insurance Company*

P.O. Box 3967 • Peoria, IL 61612-3967



**YOU CAN DEPEND ON US.** RLI is a specialty insurance company that has been successful for more than 45 years. Our diversified portfolio of property and casualty coverages and surety bonds provides coverages for “niche” or underserved markets. We operate in all 50 states from offices located nationwide.

RLI is rated A+ “Superior” by A.M. Best Co., America’s leading insurance industry rating firm, and A+ “Strong” by Standard & Poor’s. RLI has also been named to the Ward’s 50 every year since the list’s inception more than 20 years ago.

