

**Employee Dishonesty Blanket Position Bond Rates**  
**Basic 1-Year Term Premiums**

*No. of Employees	AMOUNT OF COVERAGE				
	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
5 or fewer	\$100	\$126	\$187	\$257	\$359
6	\$103	\$137	\$203	\$278	\$384
7	\$111	\$148	\$218	\$298	\$409
8	\$119	\$159	\$234	\$318	\$433
9	\$126	\$170	\$249	\$338	\$458
10	\$134	\$181	\$265	\$359	\$483
11	\$142	\$192	\$281	\$379	\$508
12	\$150	\$203	\$296	\$399	\$533
13	\$157	\$214	\$312	\$419	\$558
14	\$165	\$225	\$327	\$440	\$583
15	\$173	\$235	\$343	\$460	\$608
16	\$181	\$246	\$359	\$480	\$633
17	\$189	\$257	\$374	\$501	\$658
18	\$196	\$268	\$390	\$521	\$683
19	\$204	\$279	\$405	\$541	\$708
20	\$212	\$290	\$421	\$561	\$733
21	\$220	\$301	\$437	\$582	\$758
22	\$228	\$312	\$452	\$602	\$783
23	\$235	\$323	\$468	\$622	\$808
24	\$243	\$334	\$483	\$642	\$833
25	\$251	\$345	\$499	\$663	\$858

**26 or more – contact CNA Surety.**

**Three year Prepaid Premium: 2.85 x Annual Premium.**

**Annual Premium based on no losses in last 5 years.**

**\* Since this is blanket position coverage, count all employees (including owners/officers if they are to be included in coverage) when computing the premium. Rates are subject to change at any time.**

**You should be able to trust your employees.**

But the fact is, according to the U.S. Chamber of Commerce, three-fourths of all employees admitted stealing from employers at least once, and half of these steal again and again. This problem is so widespread, the Chamber estimates the annual cost of employee theft at \$50 billion.

**You can't predict which employees will be dishonest:**

- The bookkeeper of a gas station embezzled thousands of dollars over several months. The station owner was unaware of the embezzlement until returning from vacation and finding the bookkeeper gone.
- An employee of a home supply business stole money and merchandise, and falsified refund slips during two years of employment with the company.
- Three employees of a nanny service stole items from homes in which they worked. One employee stole a gold and diamond ring, another stole a 2-carat diamond ring and the third stole a wedding set.

The businesses in these examples were protected by our Dishonesty Bond and their losses were covered by CNA Surety, up to the coverage limits purchased. Coverage under the Dishonesty B Bond is subject to the conviction of the defaulting employee.

**Or know the potential damage they can do to your business.**

An employee theft can deliver a striking blow to your business. Small companies can be especially hard hit by theft and embezzlement, because they can't afford extensive safeguards and aren't large enough to absorb the losses.

This brochure contains only a brief summary of coverage and policy provisions. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. Coverages afforded are only those for which an application is made and for which a premium charge is paid as indicated in the Declarations of the policy.

One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. CNA is a registered trademark of CNA Financial Corporation. Copyright © 2012 CNA. All rights reserved. SUREDIS BR 011012

**Protect your business.  
 Protect your  
 client's property.  
 Maintain valuable  
 business relationships.**



**Employee Dishonesty Bond**



## The CNA Surety Employee Dishonesty Bond offers solid protection you can trust:

- Protect your business and your customers from loss incurred by dishonest acts of your employees
- Cover yourself against acts by all company employees, part- and full-time

## Why CNA Surety is the smart choice to protect your business.

- Coverage may be obtained easily and inexpensively
- We have more than 100 years of experience in the bond business and we write more bonds than any other company in the country
- We work with your independent agent to truly understand your unique bonding needs
- We have experienced claim specialists who will help you resolve your claim as quickly as possible
- As a wholly-owned subsidiary, CNA Surety draws upon the financial strength of CNA Financial Corporation (CNA). CNA is highly rated for financial strength by all the major independent rating agencies

# CNA SURETY

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## Dishonesty Bond Application

Applicant

Name of Business

Business Address (attach a list including any branch location addresses):

Street and Number

City State Zip

Mailing Address:

Street and Number

City State Zip

Applicant's Phone Number

Type of Business

Purpose and Function

Have you sustained any employee dishonesty losses in the last six years?  
 Yes  No

If so, please give us all the details in a letter.

Amount of coverage requested:  
 \$5,000  \$10,000  \$25,000  
 \$50,000  \$100,000

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

## Agent Information

Agent's Name

Address: Street and Number

City State Zip

Agent's Code

Date (the effective date of the bond will be the date the bond is issued)

Please give the completed application to your agent to submit to CNA Surety.

## Classification of Business\* (Choose A or B)

**A**  Professional and business offices such as accountants, architects, physicians, dentists, insurance agents and attorneys. (Officers are not covered under this bond, unless the insured is a corporation and the officers are in the regular service of the insured and compensated by salary, wages, etc.)

Exact Number of Employees (both full- and part-time)

Exact Number of Officers

Are Officers to be covered?  Yes\*\*\*  No

For Dishonesty A limits \$50,000 and over, please complete the following:

Will countersignature of checks be required?  Yes  No

By whom?

How often will a complete audit be made?

When was last audit made?

By whom was audit made?

Certified Public Accountant  Independent Accountant  
 Employee of Insured

Are bank accounts reconciled by someone not authorized to deposit or withdraw therefrom?  Yes  No

How often?

**\*\*B**  Businesses with more exposure such as cafes, gas stations, retail stores, businesses with salespeople, and courier services (except those handling cash and negotiable instruments). Contains a conviction clause.

Exact Number of Employees (both full- and part-time)

Exact Number of Owners/Officers

Are Owners/Officers to be covered?  Yes\*\*\*  No

\* A or B coverage subject to underwriter discretion.

\*\* In order to protect you and your employees against unjustified allegations of dishonesty, the employee must be convicted before coverage may apply.

\*\*\* Coverage of officers is subject to underwriter approval.