



## DISHONESTY BOND APPLICATION

Name of Applicant/Business/Organization \_\_\_\_\_

Type of Business or Organization ☐ Sole Proprietorship ☐ Partnership ☐ Corporation ☐ LLC ☐ LLP ☐ Non-Profit

Physical Address \_\_\_\_\_  
Street and Number City State Zip

Mailing Address \_\_\_\_\_  
Street and Number City State Zip

Type of Business & Function \_\_\_\_\_

Have you sustained any employee dishonesty losses in the last 6 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) (TX - 3 year term only available for Dishonesty B)

### Dishonesty A for Professional and Business Offices

Includes accountants, architects, physicians, dentists, insurance agents, attorneys and similar-type professionals.  
(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 Texas, include a list of officer titles.

For Texas, Dishonesty A coverage is written as Commercial Blanket.

### Dishonesty A for Non-Profit Social Organizations

When covering Officers - tell us how many and titles below  
When covering Employees + Officers - also complete Dish B below  
When covering Employees only - skip to complete Dish B below

Exact Number of Officers \_\_\_\_\_ (Provide officer positions below)

#### Officer Positions

Title \_\_\_\_\_ Title \_\_\_\_\_

Title \_\_\_\_\_ Title \_\_\_\_\_

Title \_\_\_\_\_ Title \_\_\_\_\_

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

Will countersignature of checks be required? ☐ Yes ☐ No

How often will a complete audit be made? \_\_\_\_\_

When was last audit made? \_\_\_\_\_

By whom was audit made? \_\_\_\_\_

☐ Certified Public Accountant ☐ Independent Accountant ☐ Other \_\_\_\_\_

Are bank accounts reconciled by someone not authorized to deposit or withdraw there from (separation of duties) ☐ Yes ☐ No

How often? \_\_\_\_\_

OR

### Dishonesty B for Retail, For-Profit, and All Other Businesses \*\*

Businesses with more exposure such as cafes, gas stations, retail stores, businesses with salespeople, home/condo owner associations, non-profit social organizations (officers and employees) and courier services (except those handling cash and negotiable instruments).

**Note:** Independent contractors and volunteers are not covered unless endorsement is added by the surety.

**Contains a conviction clause.**

Officer Positions (HOA/Condo Association Only)

Exact Number of Employees (Both full and part-time) \_\_\_\_\_ Title \_\_\_\_\_ Title \_\_\_\_\_ Title \_\_\_\_\_

Exact Number of Owners/Officers \_\_\_\_\_ (Provide officer positions)

Are officers to be covered? ☐ Yes\*\*\* ☐ No

Title \_\_\_\_\_ Title \_\_\_\_\_ Title \_\_\_\_\_

The effective date of the bond will be the date the bond is issued or future date by request.

#### Your CNA Surety Agent is:

Name \_\_\_\_\_

Address \_\_\_\_\_  
Street

City State Zip

Phone Number \_\_\_\_\_

Agent's Code \_\_\_\_\_

\*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 will apply.

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

**Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.**

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## Basic 1-Year Term Premiums

No. of Employees	AMOUNT OF COVERAGE				
	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
5 or less	\$100.00	\$114.82	\$170.10	\$233.89	\$326.03
6	\$100.00	\$124.74	\$184.28	\$252.32	\$348.71
7	\$100.64	\$134.66	\$198.45	\$270.74	\$371.39
8	\$107.73	\$144.59	\$212.63	\$289.17	\$394.07
9	\$114.82	\$154.51	\$226.80	\$307.60	\$416.75
10	\$121.91	\$164.43	\$240.98	\$326.03	\$439.43
11	\$128.99	\$174.35	\$255.15	\$344.45	\$462.11
12	\$136.08	\$184.28	\$269.33	\$362.88	\$484.79
13	\$143.17	\$194.20	\$283.50	\$381.31	\$507.47
14	\$150.26	\$204.12	\$297.68	\$399.74	\$530.15
15	\$157.34	\$214.04	\$311.85	\$418.16	\$552.83
16	\$164.43	\$223.97	\$326.03	\$436.59	\$575.51
17	\$171.52	\$233.89	\$340.20	\$455.02	\$598.19
18	\$178.61	\$243.81	\$354.38	\$473.45	\$620.87
19	\$185.69	\$253.73	\$368.55	\$491.87	\$643.55
20	\$192.78	\$263.66	\$382.73	\$510.30	\$666.23
21	\$199.87	\$273.58	\$396.90	\$528.73	\$688.91
22	\$206.96	\$283.50	\$411.08	\$547.16	\$711.59
23	\$214.04	\$293.42	\$425.25	\$565.58	\$734.27
24	\$221.13	\$303.35	\$439.43	\$584.01	\$756.95
25	\$228.22	\$313.27	\$453.60	\$602.44	\$779.63

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.

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.

- We bonded the Treasurer and President positions of an elementary school's PTA. Checks required two signatures. The Treasurer forged the signature of the second person and issued checks to herself for cash.

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.

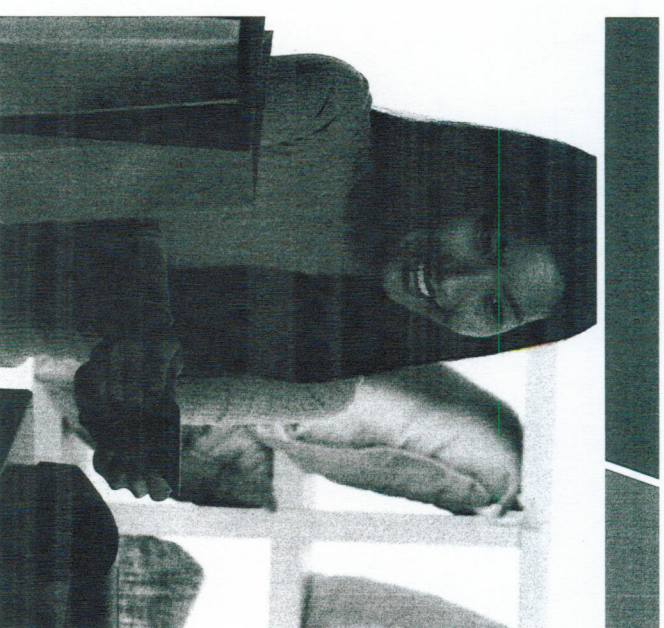
### Or know the potential damage they can do to your business.

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.

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## Employee Dishonesty Bond

# CNA SURETY