

**Employee dishonesty is a
problem that can
destroy everything
you have worked for.**

Some facts about employee dishonesty:

- **Fastest Growing:** Employee theft is one of the fastest growing crimes in the United States!
- **Stealing Profits:** It is estimated that 75% of all employees steal at least once, and 50% of these do so regularly!
- **Knowledge Can Be Dangerous:** Your employees learn a lot about the way you do business over time – and this makes theft even easier.
- **Causes Bankruptcies:** A full one-third of all business bankruptcies are a direct result of employee theft!
- **Huge Losses:** An average of \$2.7 billion per day is lost due to employee theft!

GET PROTECTED TODAY!

Can you really trust your employees?

If your business is providing janitorial services for other companies, then you are exceptionally vulnerable to employee dishonesty. Think about it, each of your employees have access to all of your customers' assets, supplies, information, equipment, and personal belongings.

You never know when an employee will take something from one of your clients. A dishonesty bond protects your clients against employee theft.

Our clients have been grateful for the coverage that this bond offers. One client hired a new employee who was assigned to clean a bank – the employee stole \$10,000 cash. Another client has an employee who cleaned law offices who raided two envelopes stuffed with thousands of dollars in cash.

A janitorial bond prevented serious losses in both cases.

BONDS *Express*

1937 Teall Ave., Syracuse, NY 13204

Phone: 1-800-331-5453 Fax: 1-877-824-8668

Email: info@BondsExpress.com

**AN OPEN LETTER TO ALL EMPLOYERS
FROM THE PRESIDENT AND FOUNDER
OF BONDSEXPRESS.COM:**

If there's one thing I wish I could stress to all employers, it would be to get a dishonesty bond. A dishonesty bond protects an employer against employee dishonesty, including theft, embezzlement and other dishonesty-related employee damages.

I wish I had followed that advice myself. One of my very trusted employees whom I considered a close friend embezzled **\$98,925.00** from *BondsExpress*.

I never saw it coming.

Today, he's sitting in jail – but I will never recover the money that was stolen from me.

All because I didn't have a dishonesty bond in place.

At that time, a mere \$383 would have saved me almost \$100,000.

Please, don't let theft happen to your janitorial clients. Be prepared.

- Ralf Rigo

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Application for Janitorial Bond

***** THIS BOND CONTAINS A CONVICTION CLAUSE. THE EMPLOYEE MUST BE CONVICTED BEFORE COVERAGE CAN APPLY *****

Applicant _____ Phone Number _____

Name as it should appear on bond _____

Physical Address _____

City _____ State _____ ZIP _____

Any employee dishonesty losses in the last 5 years? YES NO (if yes please list all details separately.)

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

1-Year Bond 3-Year Bond (reduced rate of 2.85 x annual premium) Effective date of bond: _____

Total number of individuals covered (full and part-time, owners/officers, volunteers, and independent contractors):

Are owners/officers covered? Yes No If yes, how many of the total number are owners/officers:

Are volunteers covered? Yes No If yes, how many of the total number are volunteers:

Are independent contractors covered? Yes No If yes, how many of the total number are independent contractors:

Any Person who knowingly provides false or misleading information to an insurer for the purpose of obtaining an insurance policy/bond or receiving payment on a claim is committing a crime. Penalties will be enforced in accordance with state law.

TOTAL NUMBER OF INDIVIDUALS TO BE COVERED

# of employees	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
1-5	\$100	\$126	\$187	\$257	\$358
6	\$103	\$137	\$202	\$277	\$383
7	\$110	\$148	\$218	\$297	\$408
8	\$118	\$159	\$233	\$317	\$432
9	\$126	\$170	\$249	\$338	\$457
10	\$134	\$180	\$264	\$358	\$482
11	\$142	\$191	\$280	\$378	\$507
12	\$149	\$202	\$296	\$398	\$532
13	\$157	\$213	\$311	\$418	\$557
14	\$165	\$224	\$327	\$439	\$582
15	\$173	\$235	\$342	\$459	\$607
16	\$180	\$246	\$358	\$479	\$632
17	\$188	\$257	\$373	\$499	\$656
18	\$196	\$268	\$389	\$520	\$681
19	\$204	\$278	\$404	\$540	\$706
20	\$212	\$289	\$420	\$560	\$731
21	\$219	\$300	\$436	\$580	\$756
22	\$227	\$311	\$451	\$600	\$781
23	\$235	\$322	\$467	\$621	\$806
24	\$243	\$333	\$482	\$641	\$831
25	\$250	\$344	\$498	\$661	\$856

Completed applications can be mailed, emailed, or faxed.

CAUTION: Any correction that has to be made after your bond is issued will be subject to a \$10 processing fee.

Bonds are sent to you the day we receive your application. Amounts over \$25,000 will take longer to process.

PAYMENT OPTIONS

(CREDIT CARD OR CERTIFIED CHECK ONLY)

ALL CREDIT CARD ORDERS ADD \$8 CONVENIENCE FEE

Certified Check Credit Card
 Master Card Visa Amex

Card Number _____ EXP. Date _____

Name on Card _____

COLUMN 1

COLUMN 2

Bond Amount _____ Regular Mail (no charge)

\$8 Convenience _____ Priority Mail \$8 _____

Overnight Mail \$25 _____

FOR 26 OR MORE EMPLOYEES – PLEASE GIVE US A CALL!

Please type or print clearly to avoid mistakes.

TOTAL (add column 1 + 2) _____