

**APPLICATION
FOR BUSINESS SERVICES BOND**

Name of Insured		
Business Address		
City	State	Zip

Total Number of Employees on Clients premises		Type of Business
Employees & Officers	Owners	

Have you sustained any employee dishonesty losses in the last 6 years?

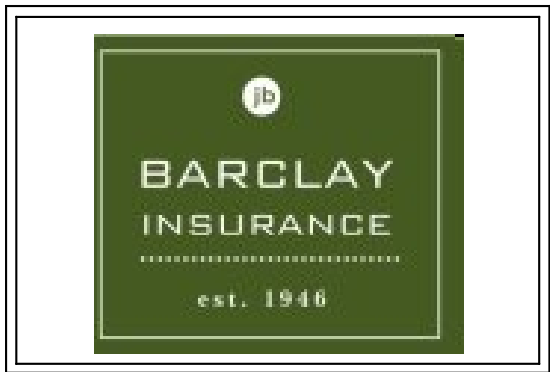
- No
 Yes - give date(s), amount(s), employee's name(s) and action(s) taken.

Signature of Applicant Date

Coverage is not effective until application is accepted by the company.




 Your ★ ★ ★ agent is



ORSC 22752-02 (04/08)

**SPECIAL EMPLOYEE
DISHONESTY PROTECTION
FOR ANY CONTRACTOR**

- TO INCLUDE
GENERAL CONTRACTORS
BUILDERS
REMODELERS
HVAC
ELECTRICIANS
& PLUMBERS**



**ON YOUR CLIENT'S
PREMISES**


OLD REPUBLIC

PROTECTING YOURSELF AND YOUR CLIENTS

Employee Dishonesty

Even the most trusted employees can cause a loss. Your employees have access to your customer's valuables while performing duties on their premises. Jewelry, personal property, equipment, supplies, and other property can be a temptation. Dishonest acts of your employees can create a liability for you the employer.

Here are examples of what could happen.

- * *You are a general contractor. While on a remodeling project, your employee notices some personal jewelry of your client. After finishing work the employee puts the valuables in his pocket and leaves.*
- * *You are a subcontractor. On the job site, your employee notices some electronic equipment he could use. When no one is looking he puts it in a box and takes it out to his truck.*

Protection for you

An Old Republic Business Services Bond will provide you with protection against financial liability for the loss of your customer's money, securities, and personal property caused by dishonest acts of your employees while on your customer's premises **upon conviction (*) (**).** **A standard fidelity bond affords no protection for such exposures.**

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

** North Carolina only: The word "conviction/convicted" is replaced with "indictment/indicted".

A Competitive Advantage

Beyond protection from liability for employee dishonesty, having an Old Republic Business Services Bond can give you an important advantage over your competitors. Being able to say, **"Our people are bonded for honesty while on your job"** could make a difference in whether a job comes to you or goes to someone else.

Many firms utilize the Business Services Bond as a marketing tool. They see the bond as giving them an advantage many of their competitors do not have. They make prominent mention of the bond in their advertisements and proposals.

Limits of Coverage

Limits ranging from a \$2,500 to a \$100,000 per occurrence are available.

Premiums

The cost of this protection is very reasonable. Your premium is determined by the number of your firm's employees and the limit of coverage desired. Coverage may also be obtained on sole proprietors, partners, or officers of a corporation.

For your convenience, bonds may be written on a three year term at a discounted rate.

NOTE: This brochure contains only a brief summary of coverage and bond provisions. All statements herein are subject to the provisions, exclusions and conditions of the bond form.

Sample Annual Premiums

No of Employees Officers or Owners	\$10,000 Coverage	\$25,000 Coverage
5	\$100	\$183
10	139	255
20	216	395
40	372	681

To Order a Bond

Check below the bond limits you want. Complete the reverse side of this application and give it to your agent.

Please send me a quote for an Old Republic Group's Business Services Bond. I am interested in the following limits of coverage:

	\$ 2,500
	\$ 5,000
	\$ 10,000
	\$25,000
	\$50,000
	\$75,000
	\$100,000
To be effective	

ARKANSAS: "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

COLORADO: "It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies."

DISTRICT OF COLUMBIA: "Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant."

FLORIDA: "Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

HAWAII: "For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both."

KENTUCKY: "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime."

LOUISIANA: "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

MAINE: "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits."

NEW JERSEY: "Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties."

NEW MEXICO: "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties."

NEW YORK: "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation."

OHIO: "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."

PENNSYLVANIA: "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."

RHODE ISLAND: Insurer shall place on the application a warning which indicates the existence of a criminal penalty for failure to disclose a conviction for arson.

TENNESSEE: "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

VIRGINIA: "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

WASHINGTON: "It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits."