



RLI SURETY

BUSINESS SERVICES/JANITORIAL BOND

A janitorial bond typically covers specific types of losses or damages that may occur while janitorial staff are working on a client's premises. This bond protects your cleaning business and your clients.

COMMON ELEMENTS OF A JANITORIAL BOND INCLUDE:

Employee Dishonesty

Coverage for dishonest or fraudulent acts of an employee, or employees acting in collusion, for which the insured is liable while performing janitorial services.

Culprit

Employee(s) while in the direct service of the insured during the ordinary course of business and is directed and compensated for their service by the insured.

Conviction Clause

Common so that the employee(s) must be tried and convicted of the dishonest or fraudulent act by a court of proper jurisdiction.

Deductible

Common to include a deductible.

It is important to note that the specific term and conditions of the janitorial bond can vary. Refer to the specific language in the bond. This brochure states generalities of the bond and is not inclusive of coverage, conditions, exclusions and RLI Insurance Company reserves all rights and remedies.

BENEFITS OF A JANITORIAL BOND

Enhanced trust: It can help build trust between your cleaning business and your clients, making them more likely to hire your services.

Competitive advantage: Potential clients may be more inclined to choose your services because of the added security a bond offers.

Professionalism: Having a janitorial bond demonstrates that you are serious about your business and that you take responsibility for the actions of your employees.

BUSINESS SERVICES/JANITORIAL BOND APPLICATION

Name of Business: _____

Business Address: _____

Amount of Coverage Requested (Subject to \$100 deductible): _____

Effective Date: _____

Total Number of Employees (both full and part-time): _____

Total Number of Owners: _____

1-year Bond

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

Are owners to be covered?

YES NO

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

YES NO

If Yes, Explain:

Describe your hiring practices including the applicant screening process you follow, as well as the method by which employees are supervised on each job in a cover letter.

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: _____

Agent's Phone Number: _____

Agent's Fax Number: _____

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.

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

Rated A+ (Superior) by AM Best
Rated A (Strong) by Standard & Poor's
RLISURETY.COM

RATES

No. of Ratable Employees	LIMIT OF INSURANCE			
	\$5,000	\$10,000	\$25,000	\$50,000
5 or less	\$100	\$111	\$165	\$227
6	\$100	\$121	\$179	\$245
7	\$100	\$131	\$193	\$263
8	\$100	\$140	\$206	\$281
9	\$111	\$150	\$220	\$298
10	\$118	\$160	\$234	\$316
11	\$125	\$169	\$248	\$334
12	\$132	\$179	\$261	\$352
13	\$139	\$188	\$275	\$370
14	\$146	\$198	\$289	\$388
15	\$153	\$208	\$303	\$406
16	\$160	\$217	\$316	\$424
17	\$166	\$227	\$330	\$441
18	\$173	\$237	\$344	\$459
19	\$180	\$246	\$358	\$477
20	\$187	\$256	\$371	\$495
21	\$194	\$265	\$385	\$513
22	\$201	\$275	\$399	\$531
23	\$208	\$285	\$413	\$549
24	\$215	\$294	\$426	\$567
25	\$221	\$304	\$440	\$584

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

YOUR LOCAL AGENT IS:



RLI[®]

DIFFERENT WORKS

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