

ERISA Fidelity Bond

What is an ERISA Bond?

An ERISA (Employee Retirement Income Security Act) fidelity bond is a type of insurance that protects the plan against losses caused by acts of fraud or dishonesty. Fraud or dishonesty includes, but is not limited to, larceny, theft, embezzlement, forgery, misappropriation, and other acts.

Why do I need an ERISA Bond?

The ERISA bond regulates 401(k) and most other types of employee benefit plans. Under ERISA, anyone who handles retirement plan funds must be covered by a fidelity bond. The bond protects the plan from losses that may result from fraudulent or dishonest acts.

Why Intact?

- Limits of Liability up to \$10 million, Primary and Excess
- Additional coverages available via endorsement
- Available in one- or three-year terms

Visit intactspecialty.com/management-liability or contact Brian Lester at blester@intactinsurance.com with any questions.

ERISA Bond Pricing Schedule

Limit	Three-year Pre-Paid Premium	Annual Pre-Paid Premium
Up to \$10,000	\$130	\$48
\$15,000	\$151	\$56
\$25,000	\$189	\$70
\$50,000	\$248	\$92
\$75,000	\$289	\$107
\$100,000	\$313	\$116
\$250,000	\$365	\$135
\$500,000	\$437	\$162
\$750,000	\$570	\$211
\$1,000,000	\$794	\$294

Plan(s) Name: _____

Plan Sponsor*: _____

Nature of Sponsor Business: _____

Address: _____

Bond Amount \$ _____ Effective Date: _____

Losses Incurred (past 6 years): _____

Term Options: One year: _____

Three years: _____