

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.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



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:		