



## ERISA Fidelity Coverage

### COVERAGE HIGHLIGHTS

#### What is ERISA?

The Employee Retirement Income Security Act of 1974 (ERISA) was enacted to protect employee benefit plans against loss by acts of fraud or dishonesty. The statute instituted a fidelity bond requirement for plan trustees, and it defined the coverage limit requirements. The ERISA policy must equal 10 percent of the funds handled by a trustee or fiduciary with a minimum limit of \$1,000 per plan and a maximum limit of \$500,000 per plan. Plans holding employer securities are required to carry a maximum limit of \$1,000,000.

#### Travelers' competitive coverage for your privately held clients

Our ERISA fidelity policy is the easiest, most competitive way to provide this coverage for your privately held clients offering:

- Mandatory coverage in a simplified format
- Discounted three-year prepaid premiums based upon certain underwriting requirements (not available in all states)
- Inflation Guard\* protection automatically included
- No loss of continuity of coverage
- Flexible issuance options – agency or company issued
- Both direct bill and agency bill options
- Automatic renewals on loss-free business

#### How can you get coverage?

#### Instant processing via Travelers Click® allows you to do business anytime

Our online processing system provides:

- Simple navigation allowing you to issue bonds and policies in just 5 easy steps
- Immediate underwriting decisions
- Enhanced functionality powered by state-of-the-art technology
- Local support for any questions

To access Travelers Click go to [travelers.com/click](https://travelers.com/click) or to register please contact your Travelers Bond & Specialty Insurance underwriter for assistance.

You can also complete an application and email or fax a copy to your underwriter. ERISA rates and forms are available online in the Bond Forms Library at [travelers.com/bondexpress](https://travelers.com/bondexpress).

Contact Bond Express via email at [BondExpressERISA@travelers.com](mailto:BondExpressERISA@travelers.com) or call 800.873.1477.

### Travelers Click @ your fingertips



\*Inflation Guard automatically provides a limit of liability equal to that required by ERISA. For this added protection, a surcharge will be applied to our low ERISA bond premiums at renewal. See policy language for specific guidance.

## Why Travelers

- We've provided effective insurance solutions for more than 150 years and address the needs of a wide range of industries
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability
- With offices nationwide, we possess national strength and local presence
- Our dedicated underwriters and claim professionals offer extensive industry and product knowledge

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Travelers knows ERISA Fidelity Coverage.

To learn more, talk to your independent agent or broker or visit [travelersbond.com](http://travelersbond.com).

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