



## 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

---

## Travelers knows ERISA Fidelity Coverage.

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

---



[travelers.com/click](http://travelers.com/click)

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2014 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. BO-502 Rev 10-14