



Zurich ERISA Fidelity Bond

A fit-for-purpose ERISA bond built for the needs of today's customer

Why do I need an ERISA Fidelity bond?

To comply with the federal Employee Retirement Income Security Act of 1974 as amended (ERISA), many employee benefit plans are required to hold minimum coverage to protect plan participants and beneficiaries. 401(k) plans, pensions, deferred-compensation plans, and flexible spending accounts are all types of plans that may fall under ERISA.

Why Zurich?

Zurich's ERISA Fidelity Bond provides coverage for loss of or damage to money, securities or property resulting directly from fraud or dishonesty committed by an employee. Plus, the policy provides a broad definition of employee and carries the financial strength of Zurich (A+/Stable).*

Zurich ERISA Fidelity Bond Select Application

Features

- Limits of Liability up to \$25 million
- Additional coverages available via endorsement
- Available in one- or three-year coverage terms
- Broad definition of Employee which uses "any natural person language"
- Designated agent/independent contractors do not need to be individually named
- U.S. Employee Benefit Plan

Additional coverages available via endorsement:

- Fraudulent Impersonation
- Forgery or Alteration
- Computer Fraud and Funds Transfer Fraud
- Investigative Expenses
- On Premises and In Transit

Zurich ERISA Fidelity Bond Express Application



Use our express application

- Turnkey application designed for plans that seek limit of liability up to \$1 million
- Single, non-labor union ERISA plans
- U.S. Employee Benefit Plan
- Not a multi-employer plan or Employee Stock Ownership Plan (ESOP)



Features

- Reduced number of underwriting qualification questions
- Select from eight liability limit levels — pricing provided in the application
- Fast-flow process for quick turnaround from submission to bind
- Option to remove coverage for designated agent/independent contractors
- Available in one- or three-year coverage terms

Zurich ERISA Fidelity Bond Express Application Tiers and Pricing

Coverage **including** designated agent/independent contractors

All States		
Limit	3-Year Prepaid	Annual
\$10,000	\$102	\$100
\$20,000	\$125	\$100
\$50,000	\$187	\$100
\$100,000	\$272	\$101
\$150,000	\$295	\$109
\$250,000	\$340	\$126
\$500,000	\$456	\$169
\$1,000,000	\$680	\$252

Coverage **excluding** designated agent/independent contractors

All States		
Limit	3-Year Prepaid	Annual
\$10,000	\$100	\$100
\$20,000	\$100	\$100
\$50,000	\$131	\$100
\$100,000	\$191	\$100
\$150,000	\$206	\$100
\$250,000	\$238	\$100
\$500,000	\$319	\$118
\$1,000,000	\$476	\$176

*The bond is registered in the U.S. and will be written in approved states through the Zurich American Insurance Company (ZAIC) for renewals effective December 1, 2022 and beyond. Zurich's ERISA bond carries the financial strength of Zurich (A+/Stable) (Rating as of July 11, 2022. A.M. Best and S&P Global financial strength ratings are under continuous review and subject to change and/or affirmation. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.)

Reach out to your underwriter to add a Zurich ERISA Fidelity Bond to your customer's portfolio.
Contact us at usz.erisa.bonds@zurichna.com

Zurich

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A1-P0313533-B (01/24) P0704012

