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**Colonial**  
BONDS & INSURANCE

HUNTER BENEFITS

# ERISA Fidelity Bonds & Fiduciary Exposure Explained

Protect Yourself, Your Business, and the Plan —  
Online, Instantly. Here's How...



## What Plan Sponsors Need to Know:

### ERISA Fidelity Bond = Fiduciary Duty

As a fiduciary, you must obtain an ERISA fidelity bond to comply with DOL regulations. This bond protects retirement plans, like 401(k)s, from losses due to fraud or dishonesty.

### Cyber Response = Fiduciary Duty

Under Department of Labor (DOL) guidelines, managing cyber risk is considered a fiduciary duty. This makes having a cyber response plan essential to meet DOL standards. Cyber Liability Insurance provides breach response services and lawsuit protection.

### Fiduciary Duty = Personal Liability

Both the ERISA fidelity bond and DOL-required cyber compliance protect the plan—but not you personally as a fiduciary. Without additional coverage, your business and personal assets remain at risk. For full-circle protection, secure Fiduciary Liability Insurance.

If you sponsor a pension plan for your staff, you are a fiduciary.

The DOL requires fiduciaries to obtain an ERISA fidelity bond—but that's just the beginning.

As your Third Party Administrator, we recommend Colonial Surety Company for your ERISA compliance needs.

Instantly obtain your ERISA fidelity bond, Fiduciary Liability Insurance, and free Cyber Liability Insurance—available in 1-, 2-, or 3-year packages—entirely online.

Click “Quote” to get started. Your referral code is automatically applied through the hyperlink, but we've included it here for your reference: **Referral Code: IL0263**

#### Basic

##### 1-Year ERISA Package

###### Includes:

- 1-Year ERISA Bond
- Fiduciary Liability Insurance
- Cyber Liability Insurance
- Discounted Premium

#### Plus

##### 2-Year ERISA Package

###### Includes:

- 2-Year ERISA Bond
- Fiduciary Liability Insurance
- Cyber Liability Insurance
- Locked-In Bond Rate with Extended Coverage
- Additional Discount

#### Premier

##### 3-Year ERISA Package

###### Includes:

- 3-Year ERISA Bond
- Fiduciary Liability Insurance
- Cyber Liability Insurance
- Locked-In Bond Rate with Extended Coverage
- Greatest Discount

**Most Popular \*****Quote**

[https://quote.colonialsurety.com/login/register\\_plan\\_sponsor?ref=IL0263](https://quote.colonialsurety.com/login/register_plan_sponsor?ref=IL0263)

#### Colonial Surety Company, Est. 1930

- Leading provider of ERISA fidelity bonds
- Licensed in all U.S. states and territories
- Listed by the U.S. Treasury
- Rated “A” (Excellent) by A.M. Best Company

#### Need Help?

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