

Do you have a Fiduciary Liability exposure?

- ▶ **If you have signed a benefit plan document, OR if you offer healthcare benefits to your employees, Your PERSONAL Assets are at risk due to ERISA regulations.**
- ▶ **An ERISA bond does not cover allegations of breach of fiduciary responsibility.**
- ▶ **Outsourcing administration of your plans does not relieve you of liability.**
- ▶ **Coverage is available for many employers for less than \$2,000 for a \$1M limit.**

Can you afford to remain uninsured in today's litigious environment?

Coverage available includes:

- ✓ **Breach of fiduciary duty**
- ✓ **Administrative errors (EBL)**
- ✓ **HIPAA breaches**
- ✓ **ERISA bond coverage**

Give me a call for a different kind of broking experience.

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It's EASY to get a preliminary indication* just answer the following 7 questions.

1. Business Name_____
2. Location_____
3. Nature of Operations_____
4. Number of Employees _____
5. Do you provide Health Benefits Yes No
6. Do you provide Retirement Plans Yes No
7. Plan assets if known_____

** indication will be based on the assumption of no claims or circumstances, among other assumptions*



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