

## WFGIA and TFA E&O insurance renewal:

# What you need to know

Marsh is committed to helping you navigate the renewal process for your Errors and Omissions (E&O) coverage. This document provides you with information and a checklist to help you review your options and confirm your billing information, so your coverage is uninterrupted.

## Renewal overview

The US Specialty/Houston Casualty E&O renewal window typically opens the last week of May. biBerk policy renewals take place annually on their policy anniversary.

**Automatic renewal under the existing policy** — only if your payment information on file is current.

**Switch to an alternate coverage option** offered through US Specialty/Houston Casualty Company or biBerk.

## Renewal timeline and action checklist

1	2	3
Pre renewal	During open renewal	Post close and billing
<ul style="list-style-type: none"><li>✓ Receive communications from Marsh ahead of your renewal, including instructions and links to your renewal materials</li><li>✓ Review your current E&amp;O coverage.</li><li>✓ Ensure the correct credit card is on file to avoid any gaps in coverage.</li><li>✓ Verify billing details and update if necessary.</li></ul>	<ul style="list-style-type: none"><li>✓ Compare policy options between US Specialty/Houston Casualty and biBerk and submit your election.</li><li>✓ Review differences in rates, limits, deductibles, and coverage details.</li><li>✓ If you decide to:<ul style="list-style-type: none"><li>- <b>Keep your existing policy:</b> Make sure to confirm your payment information is up to date, so we may process payment for your renewal.</li><li>- <b>Elect a different coverage option:</b> If you are switching from US Specialty/Houston Casualty to biBerk, you must notify Marsh via email that you are not renewing your previous policy.</li></ul></li></ul>	<ul style="list-style-type: none"><li>✓ Watch for an emailed billing confirmation and credit card draft appearing as <b>"E&amp;O Insurance Premium"</b> if you auto renewed.</li><li>✓ Download your Certificate of Insurance (COI) and policy documents after completing enrollment. You will also receive a copy via email.</li><li>✓ In case of a payment failure, you will be notified by email. Please resolve promptly to avoid any gaps in coverage or WFG compliance issues, by calling Marsh at +1 (800) 380-0451.</li></ul>

## Practical tips and best practices

- Avoid lapses:** Early review of your personal and billing information during the open window will help reduce risk of coverage gaps and delays in coverage. You will receive an email from Marsh prior to renewal containing the last 4 digits of the card currently saved on file.
 

**Note:** If your card is expired, you are using a prepaid credit card, have a new billing address, or have activated a new card, please call Marsh at +1 (800) 380-0451 to update your payment method as soon as possible.
- Retain records:** Save confirmations of any online elections, payment updates, or communications.
- Coordinate carrier changes:** if electing biBerk, you will need to know if your current policy has a retroactive date.
- Compare:** Use the below side-by-side policy comparison to select the most appropriate coverage for you.

	US Specialty	biBerk
<b>Eligibility</b>	Available in 49 US states, Washington, DC, and Puerto Rico. Not available in New York	Available in all 50 US states and Washington, DC. Not available in Puerto Rico.
<b>Premium payments</b>	Annual or quarterly installments	Pay in full
<b>Underwriting application</b>	Automatic eligibility if you are not in New York	Digital application
<b>Enrollment</b>	Digital quote, bind	Digital quote, bind
<b>Policy delivery</b>	Digital download and email	Digital download and email
<b>Limit</b>	\$1.25 million per claim \$3 million aggregate	\$1 million per claim \$1 million aggregate*
<b>Cyber</b>	\$200,000 sublimit included for privacy violation, security breach, and social engineering	Additional coverage available for purchase*
<b>Retention</b>	Fixed products: \$500 (damages only) Securities and variable products: \$5,000	\$1,000 (where applicable)

\*Note: Additional limits and coverage options may be available upon request. To further explore coverage options, please contact your Marsh representative.

## FAQs

### When does renewal begin?

Marsh will email you a renewal notice.

### Will I be charged immediately when renewal opens?

For US Specialty/Houston Casualty policies:

- If you take action to renew during open enrollment, you are charged at the time of enrollment.
- If you take no action during open renewal, you will be charged after the open renewal window closes, as long as your payment information on file is current. A payment schedule based on your installment plan will be emailed to you prior to payment processing.

For biBerk policies:

- A billing notice will be sent to you approximately 30 to 60 days prior to the policy effective date. If you are enrolled in AutoPay, you will be notified via email 2 to 3 days prior to the payment being automatically drafted from the account documented.
- If you are not enrolled in AutoPay, you must contact biBerk directly at +1 (844) 472-0967.

### What if my payment information is out of date?

Automatic payment will fail to process, and your coverage will lapse. For US Specialty/Houston Casualty policies, you must call Marsh at +1 (800) 380-0451 to update your payment method. For biBerk policies, you must contact biBerk directly at +1 (844) 472-0967.

### How do I switch to biBerk?

Visit the Marsh website at [affinity.marsh.com/wfg-tfa](https://affinity.marsh.com/wfg-tfa). Complete the application under the biBerk option and secure your coverage per the on screen instructions. To avoid a duplicate charge, you must notify Marsh via email as soon as possible that you are electing to not renew your US Specialty/Houston Casualty policy.

### When will I get confirmation and Certificates of Insurance (COIs)?

- **For US Specialty/Houston Casualty policies:** If you renew during open enrollment, the policy documents will be available for download on the confirmation screen. You will also receive your policy documents via email. If you do not take action during open enrollment, your policy documents will be emailed to you approximately one week after successful payment processing.
- **For biBerk policies:** Your policy documents will be available for download in the biBerk portal and will also be emailed to you.

### Who do I contact for help?

For assistance, contact your Marsh account team by phone +1 (800) 380-0451 or email us at [eandoservices@marsh.com](mailto:eandoservices@marsh.com).

## About Marsh Risk

Marsh Risk is a business of [Marsh](https://www.marsh.com) (NYSE: MRSH), a global leader in risk, reinsurance and capital, people and investments, and management consulting, advising clients in 130 countries. With annual revenue of over \$24 billion and more than 90,000 colleagues, Marsh helps build the confidence to thrive through the power of perspective. For more information about Marsh Risk, visit [marsh.com](https://www.marsh.com), or follow us on [LinkedIn](https://www.linkedin.com/company/marsh) and [X](https://twitter.com/marsh).