

# 3 Things You Should Know About Group or Corporate Policies

written by CPH Insurance | June 15, 2016

Corporate professional liability insurance is a great option for employers and owners of corporate entities who want to guarantee the security of their practice. In the event that an allegation is made against one of your employees, you as an employer may be held liable. Purchasing a group or corporate policy guarantees that everyone in your practice has the required coverage.

## **3 Things You Should Know About Group or Corporate Policies**

1. All administrative staff are automatically covered under the policy. It is important to note that if you have an individual policy, you cannot cover administrative staff. Patient intake personnel are not considered to be "administrative staff." To cover them under a group policy, they must be named and paid for as employees.
2. If you are currently insured under an individual policy, you do not need to take out a second policy. You can easily upgrade your policy to cover your corporation. This is simple and can be done by filling out the [Upgrade from Individual To Group/Corporate Policy](#) and [Add New Employee](#) forms online.
3. If you have a corporate entity (i.e. LLC, PC, Inc.) the policy must be in the name of the entity in order for there to be coverage for the corporation. If your professional practice is incorporated but you are the only employee of the corporation, you can cover both under one corporate policy by upgrading your individual policy using the [upgrade form](#) online.

[Malpractice insurance for corporations](#) is vital to protecting the future of your business. As an employer, you accept responsibility for your employees. Professional liability insurance for corporations guarantees that you are protected in the event that one of your employees fails to do their job properly or if a false claim is made against someone in your practice.

Running your own practice can be stressful enough, so let [CPH Insurance](#) handle the details of professional liability insurance. The peace of mind of knowing that your entire corporation is covered will allow you to focus on the things that matter most.