## Adding on to Your Policy - When to Add an Additional Insured & How to Do It!

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There are two types of add-ons you can make to tailor your policy to your needs. It's important to keep your professional liability policy updated, otherwise your practice, staff and even your landlord may not be protected! In this segment of <u>CPH Mental Health Avoiding Liability Blogs</u>, we will provide you with your options for add-ons, when they need to be added and let you know how to make those changes.

## **Types of Add-ons:**

- 1. Adding a landlord as your additional insured,
- 2. Non-landlord, such as a supervisor, employer, partner agency or contracting agency.

## When should you add a landlord to your policy?

Your landlord may request to be added to your policy, in order to be covered under your current plan. This will protect the landlord if he is named in a lawsuit!

If you think your landlord may be at risk if your practice is pending legal problems, it might be a good time to add your landlord to your policy. It does not cost anything additional to name your landlord as an additional insured to your policy.

## When should you add a non-landlord to your policy?

When you add personnel to your practice, you may need to include a new supervisor, employer, or contracting agency as an additional insured. This will guarantee they are protected in the event of any problems at the practice.

How can you add your landlord to your policy?

This is an easy online change to make, and the best part? There are no additional charges for this endorsement. Just click the link to add your landlord and make sure s/he is covered under your current policy.

How can you add a supervisor, employer, or agency you are contracting with?

Adding a Non-Landlord as an additional insured is simple! Just update your information online, and you can expect your insurance coverage to be updated within 5-7 days when everything gets approved.

Making these changes is a simple fix online. Just log into the <u>CPH customer portal</u> and follow these simple instructions to make changes today!