Do I need to let CPH Insurance know if I've moved offices?

written by CPH Insurance | November 15, 2018

November 2018

Do I need to let CPH Insurance know if I've moved offices?

The short answer is: If you have General Liability, then yes. If you **do not** have General Liability, it may not be necessary. The long answer is as follows:

For your malpractice coverage, we only need to keep a mailing address on file. It's portable coverage and follows you wherever you can legally provide services. If your new office is where you'd like to receive mail, then please update your mailing address in your <u>customer portal</u>. This will ensure you receive important information about renewing your policy.

If you're not sure what you noted as your mailing address upon application, you can take a look at your Certificate of Insurance to determine. Your mailing address is what's listed underneath your name towards the top left of the Certificate of Insurance. See example below:





Certificate of Liability Insurance

Date Issued: 11/08/2018

Underwritten by: Philadelphia Indemnity Insurance Company · One Bala Plaza, Suite 100 · Bala Cynwyd, PA 19004 · NAIC #: 19193

Administered by: CPH & Associates · 711 S. Dearborn St. Ste 205 · Chicago, IL 60605 · P 800.875.1911 · F 312.987.0902 · info@cphins.com

DISCLAIMER: This certificate is issued as a matter of information only and confers no rights upon the certificate holder. The Certificate of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend, or alter the coverage afforded by the policies listed thereon.

Insured: John Doe

123 Fake Street Chicago, IL 12345 Policy Number: AR04009 Policy Term: 1/10/2019 to 1/10/2020 Occupation: Licensed Marriage and Family Therapist

Covered Locations Professional Liability: Portable coverage, not location specific General Liability Insured Location(s): N/A

Coverage Type (Occurrence Form)	Per Incident (Per individual claim)	Aggregate (Total amount per year)
Professional Liability	\$ 1,000,000	\$ 3,000,000
Supplemental Liability	\$ 1,000,000	\$ 3,000,000
Licensing Board Defense	\$35,000	\$35,000
Commercial General Liability	N/A	N/A
Fire/Water Legal Liability	N/A	N/A
Business Personal Property	N/A	N/A

(Philo Hoston

Authorized Representative C. Philip Hodson

If you have General Liability (Slip and Fall) coverage on your malpractice policy, it is very important you

notify CPH Insurance of your updated office address and effective date of change. You can make any updates by emailing <u>changes@cphins.com</u> the new office location.

How do I know if I have General Liability coverage with CPH Insurance?

You would know if you have General Liability coverage by looking at your Certificate of Insurance. See examples below:

CDH	PHILADELPHIA Issunance Companies	СРН	PHILADELPHIA Inscruzes Comparing
Certificate of Liability Insurance Date Issued: 1108/2218			Liability Insurance
Underwritten by: Philadelphia Indemnity Insurance Company - One Bala Pla 19004 - NAC # 19193 Administered by: CPH & Associates - 711 S. Dearborn St. Ste 205 - Chicaj F 312.967.0902 - Info@cohins.com		19004 - NAIC #: 19193 Administered by: CPH & Associates - 711 S. Deart 312.987.0902 - info@cphins.com	Company - One Bala Plaza, Suite 100 - Bala Cynwyd, PA born St. Ste 205 - Chicago, IL 60605 - P 800 875.1911 - I
DBICLASSER This certains in issued as a market of information only and control on light upon the certificate to carefulate a control tertwork in the initiarity investric, and carbotated inpresentative or producer, and the certificate hald entered, or after the coverage afforded by the policies load themas.	ter The Certificate of Insurance does not , nor does it affirmatively or negatively amend.		ders no rights upon the net/fittable holder. The Certificate of Insurance does not or producer, and the certificate holder, nor does it afternatively or negatively amend,
Insured: John Don Policy Numb	40.400	Insured: John Doe	Policy Number: AR04009
	1/10/2019 to 1/10/2020	123 Fake Street	Policy Term: \$/10/2019 to \$/10/2020
· · · · · · · · · · · · · · · · · · ·	Licensed Marriage and Family	Chicago, IL 12345	Occupation: Licensed Marriage and Family Therapist
Professional Liability: Portable coverage, not location General Liability Insured Location(s): NA Coverage Type Per Incident A	pe cific pgregate	General Liability 123 Office Ln., Sui	hable.coverage.not.lscation.specific y Insured Location(n): te 150, Chicago IL 12348 er Incident Aggregate
(Occurrence Form) (Per individual claim) (Total a	nount per year)		r Incident Aggregate dividual claim) (Total amount per year)
	3,000,000		1,000,000 \$ 3,000,000
	3,000,000		1,000,000 \$ 3,000,000
Commercial General Liability NA	\$35,000		\$35,000 \$35,000
Fire/Water Legal Liability NA	NA		1,000,000 \$3,000,000 \$250,000 \$256,000
Business Personal Property NA	NA	Business Personal Property	N/A N/A
	(, PLA) Hoton Autorities Representative C. Pring Heation		(ALAP Hada Autorized Representat C. Philo Hod

Example Certificate of Insurance without General Liability

Example Certificate of Insurance with General Liability

If you **do not** have General Liability, there would be an "N/A" noted next to the General Liability line item in the center graph on the Certificate of Insurance. You can see this represented in the above graphic on the left.

If you **do** have General Liability, the monetary limits of coverage would bet noted to the right of the General Liability line item in the center graph on the Certificate of Insurance AND your office address would be indicated just above the graph immediately following "General Liability Insured Location(s):" You can see this represented in the above graphic on the right.

What is General Liability?

General Liability is commonly known as "Slip and Fall" coverage. For more information regarding General Liability with CPH Insurance, <u>click here</u>.

For any policy changes, please <u>login to your customer portal</u> and click "Make changes to my policy." If you don't see what you're looking for, email <u>changes@cphins.com</u> to request your specific need. General question about your existing or potential policy with CPH Insurance? Email <u>info@cphins.com</u> or call <u>312-987-9823</u> during regular business hours (M-F 8:30 am – 5 pm CST) for assistance.