

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 [customer portal](#). 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

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 changes@cphins.com 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:

CPH **PHILADELPHIA**
INSURANCE COMPANIES

Certificate of Liability Insurance
Date Issued: 11/09/2018

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

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Insured: John Doe
123 Fake Street
Chicago, IL 12345

Policy Number: AFD4000
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

C. Philip Hobson
Authorized Representative
C. Philip Hobson

Example Certificate of Insurance without General Liability

CPH **PHILADELPHIA**
INSURANCE COMPANIES

Certificate of Liability Insurance
Date Issued: 11/09/2018

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 insurance(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 therein.

Insured: John Doe
123 Fake Street
Chicago, IL 12345

Policy Number: AFD4000
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): 123 Office Ln, Suite 100, Chicago, IL 12345

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	\$1,000,000	\$3,000,000
Fire/Water Legal Liability	\$250,000	\$250,000
Business Personal Property	N/A	N/A

C. Philip Hobson
Authorized Representative
C. Philip Hobson

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 be 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, [click here](#).

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