

[Avoid Paying Through the Nose on Professional Liability Insurance](#)

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✖ The nose knows. More aptly, at [CPH Insurance](#), the nose can help you in covering yourself if an incident has occurred before the beginning of your new occurrence form **professional liability policy**.

Quite simply, a basic claims-made policy will only cover claims for which the treatment occurred, and the claim was reported while the policy is in effect. Nose coverage is a supplement to an expiring **claims-made malpractice insurance policy** that may be purchased from a new carrier when a practitioner changes carriers and had claims-made coverage with a previous carrier.

If the specified retroactive date is earlier than the inception date of the policy, the period between the inception date and retroactive date is referred to as nose coverage. It gets its name from its attachment to the “front” of the policy term, as opposed to “tail” coverage provided by an extended reporting period on the end of a **claims-made policy**.

Nose coverage involves incidents that occurred before the beginning of the new insurance relationship but for which no claim has been reported.

CPH is offering prior acts/nose coverage to provide lifetime protection for dates of treatment going back to the effective date of an expiring claims made policy. Contact CPH for a quote on prior acts coverage

Let your nose guide you to the best deal- you'll be able to smell the roses and get peace of mind at the same time.