

Business Income and Extra Expense Coverage

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CPH malpractice policy holders have the option to add Business Income and Extra Expense Coverage if they also add CPH TOP coverage (General Liability and Business Personal Property) to their policy. For more information about CPH TOP coverage, [click here](#). Together, these coverages provide protection for incidents related to slip and fall, damage to your personal property and potential loss of income as it relates to restoring your office space due to damage from a covered CPH TOP loss. *Please note: CPH TOP and Business Income and Extra Expense Coverage is not available in Florida.*

What does Business Income and Extra Expense cover?

- **The Loss of Business Income:** Provides coverage for the loss of income due to suspension of your practice caused physical loss or damage to your office
- **Payroll Expenses:** Provides coverage for ordinary payroll expenses (payroll, benefits, workers comp premiums...)
- **Temporary Practice Location:** Provides coverage to continue your practice at a temporary location including relocation expenses

To review the entire Business Income and Extra Expense policy specimen, [click here](#).

How much does it cost to add Business Income and Extra Expense coverage to my policy and how much coverage would I attain?

It costs \$50 to add Business Income and Extra Expense for a \$250,000 coverage limit

How do I add it to my policy?

- Login to your [customer portal](#)
- Select "Make Changes to My Policy"
- Submit a "General Change Request" for Business Income and Extra Expense coverage
- You will receive an invoice within 5-7 business days and will have 30 days to pay the invoice. After your payment is submitted, the coverage will go into effect

Are you ensured?