

# **Do I Need General Liability (Slip and Fall) Insurance?**

written by CPH Insurance | September 26, 2018

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## **What is Commercial General Liability Insurance? Can I add it to my Malpractice Policy?**

Commercial General Liability Insurance, often called “Slip and Fall”, is a common requirement among landlords for their tenants. Even if your landlord doesn’t require this of you, it still may be something you want to consider adding to your malpractice insurance policy.

Simply put, general liability insurance protects you if held liable for bodily injury on the premises you provide services. It is comprehensive coverage that extends to your office, stairways, parking lots, bathrooms, etc.

General liability also provides “Fire and Water Legal Liability,” to protect you if held liable for damage to your rented premises (i.e. your coffee pot causes an electrical fire that damages your suite.)

CPH offers general liability for \$182/year for existing malpractice insurance policy holders. The limits of liability provided are \$1,000,000 per occurrence/\$3,000,000 aggregate and there is no deductible. You can add it anytime during your policy by logging into your [customer portal](#).

## **My Landlord already has this coverage, so why do I need it?**

It is likely that your landlord’s policy only protects him/her if held liable for a bodily injury claim. Just because he/she has this coverage, doesn’t mean you are insured under it. Securing your own general liability policy ensures that you personally are protected if held liable for bodily injury.

## **I added my landlord to my policy...Do I also need to add General Liability?**

Adding your landlord as an additional insured to your policy does not mean you have general liability; these are two different types of coverages. Typically, your landlord wants to be added as an additional insured *onto* your general liability policy. This means they can seek secondary coverage under your policy.

There is no charge to add a landlord as additional insured onto your policy.

## **What is the different between Professional Liability, Supplemental Liability and General Liability?**

- **Professional liability:** This is your “malpractice” insurance; it protects you against claims and allegations resulting from the professional services you render to clients.
- **Supplemental Liability:** This is coverage for bodily injury experienced by *your client while you’re in session*. It also provides coverage for Personal Injury, which is injury other than bodily injury.
- **Commercial General Liability:** General liability is similar to supplement liability, but much more comprehensive. It applies outside of sessions, and injury experienced to anyone on the premises (not just a client). It could be the mailman, a parent, or a client waiting in the waiting room.

### What are some examples of General Liability Claims?

Below are two real-life general liability claims seen by CPH insureds:

- **Claim 1:** A therapist who was sub-leasing an office invited a client into his office for a session. The client did not see a step down, causing him to trip and break a bone in his foot. The client sought reimbursement for medical expenses, and \$1,000 was paid out on the policy.
- **Claim 2:** An autistic child fell during a session, causing 2 fractures in his arm. \$764 was paid out on the policy.

### [Add General Liability](#)

This is a brief introduction to General Liability insurance and why you may want or need it. There are many factors to consider when evaluating your coverage needs; What is my space like? Does it get icy in the winter? Do I have elderly or minor clients? You also may have a lease or contract that requires you to carry General Liability. CPH Insurance allows you the opportunity to tailor your policy so that it can uniquely meet your mental health practice needs.

**\*Please note:** *You must have professional liability insurance with CPH Insurance in order to attain General Liability coverage, unless you’re seeking General Liability for a special event. If you need Special Event General Liability Insurance, [click here](#) to get a quote and apply online!*

**Questions? Call 800-875-1911 and speak to a licensed agent about your options!**