

Individual or Group Policy - Which One to Choose and Why?

written by CPH Insurance | June 15, 2016

There are a few fundamental differences between an individual and group policy with CPH Insurance. Reasons to choose a group policy include:

1. Currently not covered under a CPH Individual Professional Liability Policy,
2. Seeking coverage for a group/corporate/non-profit entity,
3. Seeking coverage for multiple individuals, groups, and administrative staff,
4. Your professional practice is incorporated,
5. You want to cover your administrative staff without having to list them all individually on the policy. Note: patient intake personnel are not considered "administrative staff" and must be named and paid for as employees.

Current policy holders don't need to open a new group policy - they can simply upgrade their individual policy to a corporate status!

You should choose an individual policy if you are only looking to cover yourself, and are not a sole proprietor/owner of a practice or corporation. Reasons to select this coverage may include:

1. You are a student, currently seeking your Master's degree,
2. You are a post-Master's Intern
3. You are a Licensed Professional that does not own a company/corporation.
4. You are applying online and need coverage as soon as possible.

It's simple to apply for either type of coverage.

For an [individual professional liability policy](#), just fill out our online application, and you will get quick coverage.

For a [group professional liability policy](#), just fill out our online application and allow our underwriters to review to ensure you and your administrative staff receive the best coverage available for your Mental Health Practice!