

# Make Changes to Your Current Policy: A How-to Guide

written by CPH Insurance | June 15, 2016

*Updated 5/18/2017:*

Making changes to your policy is simple and unlike most policies, there's no hassle of filling out mountains of additional paperwork or battling a bureaucratic backlog. We proudly provide [online changes to your insurance policy](#) that are processed in real time. Within minutes, you'll receive your updated documents via email. They'll also be immediately available in your online portal!

Based on some frequently asked questions from our current policy-holders we wanted to give you some pointers to make this easier for you to manage when you need it.

## **What can I change about my policy?**

With CPH [Professional Liability Coverage](#), you can easily make the following real-time online changes:

- Add a Non-Landlord Additional Insured\*\*
- Add an Additional Insured Landlord
- Update Mailing Address
- Update Your Name
- Add [CPH Top®](#) Coverage
- Add General Liability (aka "Slip & Fall")
- Add Additional Occupation/Credentials\*\*
- Upgrade Your Occupation\*\*

***\*\*may require 5-7 business days to process depending on the nature of the request***

The following change requests may also be submitted online through the customer portal but require 5-7 business days for processing:

- Upgrade Your Policy to Group/Corporate/Nonprofit Coverage
- General Change Request

For a list of what we can and cannot provide based on contract requirements, please [click here!](#)

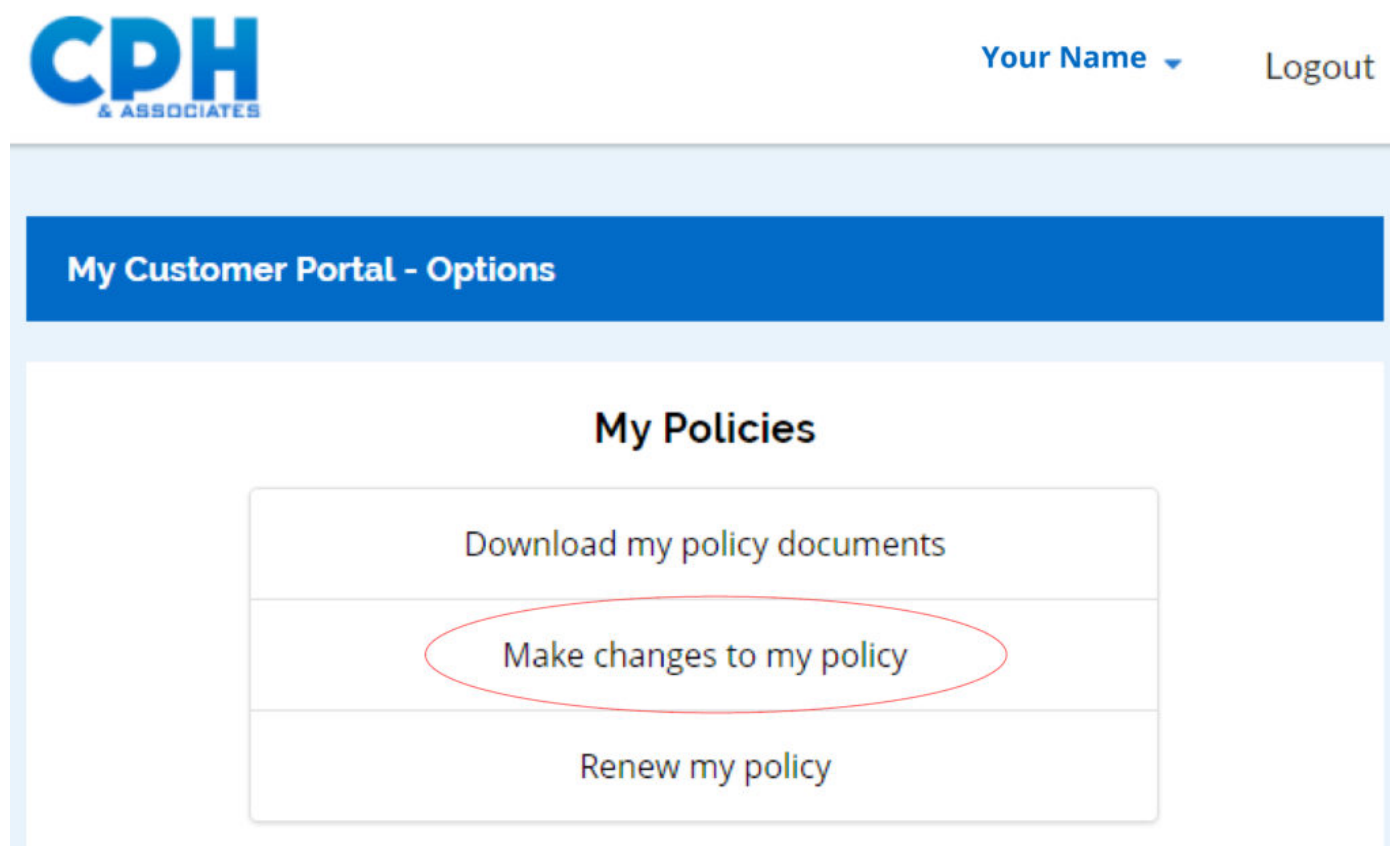
For anything not listed above, please select “General Change Request” and detail out the change request needed for an underwriter to review / process.

### How do I make changes to my current policy?

The quickest and easiest way to make changes is online through your [customer portal](#).

*Please note:* You will need to **first** [register your account online](#). Registering your account is a one-time-thing. After you’ve registered and set a password, you will then just login with your email and password moving forward in the [customer portal](#). \*You may bookmark [www.insure-portal.com](http://www.insure-portal.com) on your internet browser for ease of access in the future\*

Once you’re logged in, you’ll want to click “Make changes to my policy” underneath the first section titled “My Policies” (see below)



After selecting “Make changes to my policy” you will be taken to page that looks like the following in which you’ll want to click the blue “Make changes” button:

## MY POLICIES

[Download my policy documents](#)[Make changes to my policy](#)[Renew my policy](#)

## MY OPEN APPLICATIONS

[Continue my existing application](#)[Pay my Invoice](#)

## REPORT A CLAIM

[Report a claim or incident](#)[Report a subpoena or deposition](#)

## MY ACCOUNT

[View/update my contact information](#)[Change my password](#)

## MY POLICIES

Actions	Policy #	Effective Date	Expiration Date	Product Type
N/A	AR05722	05/17/2016	05/17/2017	Allied Health Individuals
<a href="#">Make changes</a>	AR05722	05/17/2017	05/17/2018	Allied Health Individuals

Our records show that your policy does not expire until 05/17/2018.  
At this time it is too early to renew. You can renew any time after 120 days prior to expiration.

After clicking the blue “Make changes” button, a series of options should appear. You will just need to select whichever option best applies to your policy change needs. Should you not see something specific to your needs, please review [what we can and cannot do per contract requirements by clicking here](#). If you don’t see what you need on that document OR in the list of options that appear after you select “Make Changes,” please select “General Change Request” from the “Make changes” options and detail out the request in which you’re needing. This will notify the underwriter directly and may require 5 – 7 business days for review/processing.

<a href="#">Make changes</a>	AR05722	05/17/2017	05/17/2018	Allied Health Individuals
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At this time it is too early to renew. You can renew any time after 120 days prior to expiration.

#### Policy Changes

If you require a policy change on 2 separate active policies, you will need to complete the change separately on each active policy.

#### Policy Changes

##### [Add a Non-Landlord Additional Insured](#)

Use this form to add an additional insured who is NOT a landlord (i.e. Employer, supervisor, contracting agency, property manager)

##### [Add an Additional Insured Landlord](#)

Use this form to add a Landlord as additional insured on your policy.

##### [Update Mailing Address](#)

Use this form to update your mailing address.

##### [Update Name](#)

Use this form to update your first and/or last name.

##### [Upgrade Your Occupation](#)

Use this form to upgrade your occupation/license (i.e. student to provisionally licensed, or provisionally licensed to fully licensed).

##### [Add CPH TOP Coverage](#)

Use this form to add General Liability and Business Personal Property coverage to your policy.

##### [Add General Liability Coverage](#)

Use this form to add General Liability (Slip n' Fall) coverage to your policy.

##### [Upgrade Your Policy to Group/Corporate/Nonprofit Coverage](#)

Use this form to upgrade your policy to cover your group, corporate or non-profit entity.

##### [Add Additional Occupation/Credentials](#)

Use this form to add a rider for additional occupations, credentials and services to your policy

##### [General Change Request](#)

Use this form to submit a change request not already listed above. NOTE: Changing your mailing address can be done using 'Update Mailing Address' below.

## How do I know my policy was changed?

You will receive an endorsement via email verifying the change to your policy.

## How quickly will the change occur?

Almost immediately. Just a few minutes after you submit your request, you'll receive your email verification and, ta-da! Secure, online coverage!

**NOTE: The following requests may take 5-7 days for an underwriter to review & process depending on the nature of the request:**

- Add a Non-Landlord Additional Insured
- Add Additional Occupation/Credentials
- Upgrade Your Occupation
- Upgrade Your Policy to Group/Corporate/Nonprofit Coverage
- General Change Request

**I submitted my online change request but it said it was going to be “reviewed by an underwriter.” How long will it take for the underwriter to review? If I need that change to be reflected today, what do I do?**

If your suggested change requires an underwriter to review, please allow 5 to 7 business days. Once an invoice is generated, the change is processed, or if additional information is needed, you will receive all correspondence via email within that 5 – 7 business day time frame. Don't forget to check your “spam” or “junk” folder after the 8th business day if you haven't heard back from CPH & Associates.

*Please note: Even though it may take 5 to 7 business days for an underwriter to review your requested change, the date you request the change will be the effective date, unless otherwise specified.*

If you have any questions when making changes to your [Professional Liability Insurance](#) policy, please do not hesitate to reach out! Send an email to [changes@cphins.com](mailto:changes@cphins.com) or call us at [312-987-9823](tel:312-987-9823) or toll-free, [800-875-1911](tel:800-875-1911) between 8:30 am – 5 pm CST.