

Protecting Your Tail: Your Time Machine for Claims and Coverage

written by CPH Insurance | June 15, 2016

Ever wish you could turn back time when it comes to making a claim or letting coverage lapse? You may have grown up wishing for your very own sporty, hulking time machine (read: DeLorean) but, in this case, there's no need for one. In this edition of our blog, we want to enlighten you as to our most specialized and lesser known coverage options – most interestingly, the one that turns back time.

1. [Prior Acts Coverage](#): Maybe you forgot your last policy had lapsed. Guess what, you made a claim and haven't updated it in the last month or so... Well, we will cover your past claim! Our endorsement will protect you for future claims – even those related to events occurring in the past! We'll cover you to the retroactive date of your expiring claims policy.

To qualify you must:

- Have a current claims made policy expiring no later than 75 days after the date your application was submitted
- Provide some information regarding your expiring policy
 - This includes the claims made policy number, the retroactive date, and the name of your claims made carrier

2. [Property Coverage](#): Damage to your property and others that are in your care goes up to theft expenses, emergency real estate, temporary meeting space reimbursements, workplace violence counseling, and image restoration. You won't find a more comprehensive and accessible plan on the market.

3. Speaking of accessibility, our [Document Search System](#) is convenient and online – simplifying your record keeping process. It's so much easier to keep track of your Liability policy online this way.

Professional Liability Insurance is a long, seemingly scary name that comes with the threat of a mountain of fine print. Not at CPH. We keep an old-school approach with new business protection: you can report your claims online as well – but it's just as easy to call in and speak to someone. That's right, a live human being. Do not hesitate to try our line and ask questions: [we're here](#) via email and phone – 312-987-9823. You don't need Marty McFly for this one.