



# THE COUNSELOR'S INSURANCE CHECKLIST

PROVIDED BY CPH & ASSOCIATES



1

Is your policy occurrence form or claims-made coverage?



### Occurrence Form

Provides lifetime protection for your policy period. It doesn't matter when a claim is reported, as long as you were covered during the time of treatment.  
\* CPH provides Occurrence Form Coverage

### Claims-Made

Requires that the coverage not only be in force when a claim occurs, but also, when it is reported

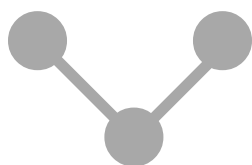
2

Do I need to purchase tail coverage?

Since claims-made policies terminate coverage on the expiration date, it is important to exercise the option for adding a "Tail" or "Extended Reporting Period." if you will not be renewing a claims-made policy. This endorsement will increase the amount of time a claim can be reported for an event that occurred during the policy period

3

What other coverage benefits should I consider?



### State Licensing Board Investigation Coverage

Look for at least \$35,000 included in the annual premium

### Deposition Expense Coverage

Look for at least \$10,000 per deposition with a higher policy aggregate

### Portable Coverage

Individual coverage will follow you wherever you hold the appropriate licensure or certification to be rendering your services

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How are defense costs covered?

It's important your policy provides defense coverage outside policy limits, so attorney fees and court costs don't take away from the policy Limits of Liability



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What are my limits of liability?

For example:

\$1,000,000 per occurrence/\$3,000,000 aggregate

The first amount listed is the amount the policy will pay out per claim and the second is the amount that will be paid out per annual policy period (aggregate)

6

What are the 5 most common claims?



1. Dual Relationships
2. Unprofessional Conduct
3. Negligent Supervision
4. Custody Disputes
5. Breach of Confidentiality

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Why choose CPH & Associates for my Insurance?

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Discounts: 50% for 1st-year newly licensed professionals, 25% for 2nd-year newly licensed professionals, 10% for risk management, and 5% for applying or renewing online

Student policies for \$25 per year and Post Masters/ Interns under supervision for less than \$100

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