

## **HOW TO SWITCH YOUR MALPRACTICE CARRIER TO CPH & ASSOCIATES**

Are you thinking of joining PSCSW but worried about leaving another malpractice carrier?

PSCSW provides a group rate with an excellent malpractice carrier, CPH and Associates. The flier in this packet demonstrates flexibility of coverage and discounts available to many levels of practitioner.

CPH& Associates offers Occurrence coverage. This means that when you leave your previous insurer, you need to check if it is Claims Made insurance. Some large associations, such as NASW, have claims made carriers. When you leave a claims made insurance, you need to buy a Tail.

Simply contact your previous insurer and discuss the cost of purchasing a Tail, which will vary according to how long you want the Tail to last. (This depends on how many years after leaving the insurer there is likelihood of a claim of malpractice. You can discuss the options with the insurer.)

After you join PSCSW, you can call CPH and Associates at 800-875-1911 or email [info@cphins.com](mailto:info@cphins.com) to have any questions answered. Online applications are processed immediately. As soon as you are covered by the new insurance, you can make arrangements to cancel a former policy.