

## Is Professional Liability Insurance the Same in Every State?

When moving, you generally pack a suitcase or two, load up a truck and head out from point A to point B. You and your stuff are portable, right? While you can pack your books in a box and take them with you, can you do the same with your insurance policy?

In other words, is a professional liability insurance policy portable? Is the coverage available in Florida the same as in, say, Wisconsin?

The answer is, **for the most part**. [CPH and Associate's](#) professional liability insurance policy provides coverage nationwide.

However, as the practitioner, if moving to another state, it is important once moved to ensure that you're operating legally in the state you've moved to. The best thing to do, if you change location, is to contact the new state's regulatory board, or your insurance carrier.

If your business is online, chances are the entire United States is your territory. If a **professional liability insurance claim** is made within this territory, it is important to be aware of the regulations per state. Online counseling is relatively new within the sphere of [counseling and insurance regulations](#), especially in determining where the professional liability insurance coverage kicks in: the practitioner's place of residence *or* the patient's.

Knowing the boundaries and regulations within the state of your practice, as well as knowing where the insurance coverage falls are both important details to know before, during and after a claim is made. When you pack up to move yourself and your practice, be thorough. Remember the suitcase is portable – the services your state allows you to provide may not be.

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