

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for acupuncture practices. Priorities reflect typical exposure; confirm against moxibustion, cupping, and herbs.

CORE **PREVALENT** **SITUATIONAL** — Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Professional Liability	Covers treatment claims including pneumothorax and burns.	CORE
☐ Products Liability	Covers herbal products the practice dispenses or sells.	SITUATIONAL
☐ Commercial General Liability	Covers premises injuries to patients and visitors.	CORE
☐ Abuse & Molestation	Covers misconduct allegations — often excluded from professional liability.	PREVALENT
☐ Cyber Liability	Covers patient-data breaches and ransomware.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is products liability for herbs. Practices that dispense or sell herbal products take on product claims — contamination, interactions, adverse reactions — that professional liability may not cover. Practitioners should confirm products coverage, source from suppliers that test for heavy metals, and set depth limits for points over the chest.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.