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CWCO-SUP-ACUPUNCTURE-CHK Rev. 09-2026

ACUPUNCTURE — COVERAGE CHECKLIST

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