

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 adult day services centers. Priorities reflect typical exposure; confirm against participants and transport.

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
☐ General & Professional Liability	Covers participant falls, wandering, and care errors.	CORE
☐ Abuse & Molestation Liability	Covers abuse allegations — often excluded or limited in standard policies.	CORE
☐ Commercial Auto	Covers center vans and buses that carry participants.	CORE
☐ Hired & Non-Owned Auto	Covers staff driving participants or errands in their own cars.	PREVALENT
☐ Commercial Property & Business Income	Covers the center and lost income after a closure.	PREVALENT
☐ Workers' Compensation	Covers staff — including lifting and transfer injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is abuse coverage that matches the program. Many general liability policies exclude or sharply limit abuse claims, and allegations involving participants with dementia are hard to defend. Centers should carry abuse and molestation coverage, background-check every staff member, and confirm the auto policy covers every vehicle and driver that carries participants.

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.