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AMBULATORY SURGERY CENTER — 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 ambulatory surgery centers. Priorities reflect typical exposure; confirm against case mix and ownership.

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
☐	**Facility Professional Liability**	Covers the center's own staff and care — separate from surgeons' coverage.	CORE
☐	**Directors & Officers**	Covers physician-owner and board disputes.	PREVALENT
☐	**Cyber Liability**	Covers patient-data breaches, ransomware, and regulatory response.	CORE
☐	**Commercial General Liability**	Covers premises injuries to patients and visitors.	CORE
☐	**Commercial Property & Business Income (incl. Equipment Breakdown)**	Covers the facility, medical equipment, and lost income.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is relying on surgeons' own policies. The center's nurses, CRNAs, and facility decisions — patient selection, transfers, infection control — need their own facility coverage, and claims typically name both. ASCs should carry facility professional liability, require surgeons to carry adequate limits, and keep a hospital transfer agreement.