

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 audiology practices and hearing aid dispensers. Priorities reflect typical exposure for this class; confirm against the practice's actual services.

COREPREVALENTSITUATIONAL

— 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 claims from testing, ear impressions, cerumen removal, and fittings — impression injuries have settled for as much as \$560,000.	CORE
☐ Products Liability	Covers claims that a hearing aid or custom earmold the practice sold or fitted caused injury. Confirm products are not excluded from the professional or GL policy.	CORE
☐ Commercial General Liability	Covers patient and visitor injuries on premises, including falls in the waiting room or during balance testing.	CORE
☐ Commercial Property / Business Personal Property	Covers sound booths, audiometers, and hearing aid and loaner inventory — often high value in a small space.	CORE
☐ Workers' Compensation	Required in most states with employees.	CORE
☐ Cyber / Privacy Liability	Covers patient health records, payment and financing data, and apps that connect to patients' hearing aids.	PREVALENT
☐ Crime / Employee Theft	Covers theft of hearing aid inventory and patient payments — small, high-value, easy to divert.	PREVALENT
☐ Employment Practices Liability	Covers claims by clinicians and staff.	PREVALENT
☐ Hired & Non-Owned Auto	Responds when clinicians drive to homes, nursing homes, or industrial testing sites.	SITUATIONAL
☐ Billing Errors / Regulatory Liability	Needed if the practice bills Medicare, Medicaid, or other government payers.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed for audiology and hearing aid practices is products liability. A practice that sells and fits hearing aids and custom earmolds carries product exposure on top of its professional work, and some professional policies cover only the service, not the device. Confirm both are covered. Also confirm cerumen removal is within each clinician's state scope of practice — care outside that scope may fall outside the professional policy entirely.

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.