# CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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## BEHAVIORAL HEALTH & ADDICTION TREATMENT — 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 addiction treatment and behavioral health programs. Priorities reflect typical exposure; confirm against levels of care.*

**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 & General Liability (combined)** | Covers care and premises claims. | CORE |
| ☐ | **Abuse & Molestation** | Covers abuse and neglect allegations — often sublimited; confirm the limit. | CORE |
| ☐ | **Regulatory / Billing Errors (E&O)** | Covers Medicaid and Medicare audits and overpayment demands. | PREVALENT |
| ☐ | **Cyber Liability** | Covers patient-data breaches and ransomware. | PREVALENT |
| ☐ | **Umbrella / Excess Liability** | Adds limits for suicide and overdose claims. | PREVALENT |
| ☐ | **Workers' Compensation** | Required in most states. | CORE |

### COMMON COVERAGE GAP FOR THIS CLASS

*The most commonly missed exposure for this class is the period right after discharge. Overdose risk peaks when tolerance is lowest, and suicide and self-harm claims can be severe; some policies also exclude sexual misconduct or regulatory actions. Programs should screen for suicide risk at every transition, send patients home with naloxone, and confirm A&M and regulatory coverage.*