CORY WASHINGTON & CO.

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BIRTH CENTER & MIDWIFE — 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 birth centers and midwifery practices. Priorities reflect typical exposure; confirm against home births and higher-risk births.

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 birth-injury claims — confirm limits and home-birth coverage.	CORE
☐	**Extended Reporting Period (Tail)**	Critical because birth-injury claims can arrive many years later.	CORE
☐	**Commercial General Liability**	Covers premises injuries to patients and visitors.	CORE
☐	**Cyber Liability**	Covers patient-data breaches and ransomware.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the long tail. Birth-injury claims can often be filed until the child reaches adulthood, so a claims-made policy that lapses without tail coverage can leave years of births uninsured. Practices should protect continuous coverage and buy tail when they close or change carriers, screen risk throughout pregnancy, and keep a written hospital transfer protocol.

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.