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BLOOD / PLASMA DONATION 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 source plasma and community blood donation centers. Priorities reflect typical exposure for this class; confirm against your actual operations.

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
☐	**Medical Professional Liability (Donor Injury)**	Covers screening and needle-stick injuries a GL policy may exclude as professional services.	CORE
☐	**General Liability**	Covers lobby and parking-lot falls and visitor injuries.	CORE
☐	**Products / Completed Operations**	Blood shield laws don't stop negligence claims over plasma and blood products.	CORE
☐	**Cyber / Privacy (BIPA Covered)**	Biometric donor-ID suits have settled for $9.9M and $16.75M.	CORE
☐	**Workers' Compensation**	Covers needlestick and bloodborne exposure among phlebotomists.	CORE
☐	**Employment Practices Liability**	High-turnover hourly staff.	PREVALENT
☐	**Regulatory / FDA Defense**	Covers response costs for Form 483s and warning letters.	PREVALENT
☐	**Product Recall / Contamination**	Covers lookback, quarantine, and recall losses.	PREVALENT
☐	**Property, Equipment Breakdown & Spoilage**	Covers frozen plasma lost to freezer or power failure.	PREVALENT
☐	**Crime**	Covers theft of donor payment-card funds.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Donor infection suits have sought more than $12 million.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by donation centers is donor injury under a general-liability-only program. Courts have treated fainting and fall injuries as ordinary negligence arising from medical-type screening, and many GL policies exclude professional services. Without medical professional liability, the center's core activity can go uninsured. Confirm donor injury is covered, and that biometric privacy claims aren't excluded from your cyber policy.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.