

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 executive, leadership, business, and career coaches and coaching firms. Priorities reflect typical exposure for this class; confirm against your actual services, clients, and programs.

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    |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-------------|
| <input type="checkbox"/> Professional Liability / E&O (Coaching) | Covers claims that your advice or guidance caused a client financial or emotional harm. | CORE        |
| <input type="checkbox"/> Commercial General Liability            | Covers injuries at workshops, offices, and client sites.                                | CORE        |
| <input type="checkbox"/> Cyber / Privacy Liability               | Covers session notes, assessment results, recordings, and online payment data.          | CORE        |
| <input type="checkbox"/> Media / Intellectual Property Liability | Covers claims over course content, books, podcasts, and use of others' material.        | PREVALENT   |
| <input type="checkbox"/> Business Personal Property              | Covers laptops, recording gear, and office equipment.                                   | PREVALENT   |
| <input type="checkbox"/> Special Events / Retreat Liability      | Covers retreats, masterminds, and live events, including venue requirements.            | PREVALENT   |
| <input type="checkbox"/> Hired & Non-Owned Auto                  | Covers driving to client sites and events in your own car.                              | SITUATIONAL |
| <input type="checkbox"/> Employment Practices Liability          | Covers claims by staff and misclassification of contract coaches.                       | SITUATIONAL |
| <input type="checkbox"/> Workers' Compensation                   | Required once you have employees.                                                       | SITUATIONAL |
| <input type="checkbox"/> Crime / Social Engineering              | Covers payments diverted by fake invoices or vendor instructions.                       | SITUATIONAL |
| <input type="checkbox"/> Directors & Officers                    | Needed if you have investors or serve on client boards.                                 | SITUATIONAL |
| <input type="checkbox"/> Umbrella / Excess Liability             | Adds limits when corporate clients require higher totals.                               | SITUATIONAL |

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by coaches is advice outside the coaching scope. Many coaching E&O policies exclude therapy, legal, financial, and investment advice — exactly where clients tend to pull a coach — and marketing that promises specific income or results can turn a refund dispute into a claim. Corporate-sponsored coaching adds confidentiality risk when an employer expects reports on the executive. Confirm what your E&O excludes, keep your contract's scope and referral language tight, and review marketing for earnings claims.

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.