

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 call centers and answering services. Priorities reflect typical exposure; confirm against clients and channels.

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 (E&O)	Covers missed, delayed, or misrouted messages — the signature claim.	CORE
☐ Cyber Liability	Covers breaches of health, payment, and customer data.	CORE
☐ TCPA Coverage	Many policies exclude telemarketing claims — confirm if calls or texts are outbound.	PREVALENT
☐ Employment Practices	Covers claims driven by high turnover and large staff.	PREVALENT
☐ General Liability	Covers the call center premises.	CORE
☐ Workers' Compensation	Covers agents.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is professional liability. General liability doesn't cover a lost urgent message — a patient's call or a flooding building — and those claims can be severe for medical and property clients. Answering services should carry E&O, limit liability in client contracts, and record every call.

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.