

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 cardiology practices, including physician-owned cath labs and ASCs. Priorities reflect typical exposure for this class; confirm against your actual procedures, settings, and providers.

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	Covers each cardiologist for diagnosis, treatment, and procedure claims.	CORE
☐ Entity / Facility Professional Liability	Covers an owned ASC or office cath lab separately from the physicians.	CORE
☐ Medical Director E&O	Covers administrative decisions as a facility medical director.	CORE
☐ Cyber / Privacy Liability	Covers patient records and remote monitoring data.	CORE
☐ Commercial Property & Equipment Breakdown	Covers cath, nuclear, and echo equipment.	PREVALENT
☐ Workers' Compensation	Covers staff, including radiation exposure.	PREVALENT
☐ Regulatory / Billing E&O	Covers payer audits and Stark / anti-kickback inquiries.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff and APPs.	PREVALENT
☐ Pollution / Radioactive Materials	Covers nuclear isotope spills and disposal.	SITUATIONAL
☐ Clinical Trials Liability	Needed for drug and device studies.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by cardiologists is the physician-owned cath lab or ASC. With PCI and ablation now allowed in ASCs, the facility carries its own transfer, credentialing, and vicarious liability, and many cardiologists carry only individual coverage. Confirm the facility has its own professional liability with separate limits, and that medical director duties are covered.

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.