CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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CHIROPRACTOR — 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 chiropractic practices. Priorities reflect typical exposure; confirm against X-ray, modalities, and massage services.

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
☐	**Chiropractic Professional Liability**	Covers treatment claims — confirm limits fit a stroke claim.	CORE
☐	**Commercial General Liability**	Covers premises injuries to patients and visitors.	CORE
☐	**Abuse & Molestation**	Covers misconduct allegations — often excluded from professional liability.	PREVALENT
☐	**Cyber Liability**	Covers patient-data breaches and ransomware.	PREVALENT
☐	**Business Owners Policy / Property**	Covers the clinic and equipment.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for staff who aren't chiropractors. Massage therapists and rehab aides may not be covered by the doctor's professional policy, and stroke claims from neck manipulation — whatever the debated causation — can be severe. Practices should schedule or require coverage for every provider and use consent that specifically names stroke risk.

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.