CORY WASHINGTON & CO.
SMARTER RISK. STRONGER BUSINESS.

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COURT REPORTING / STENOGRAPHY — 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 court reporting firms and freelance reporting agencies. 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
☐	**Professional Liability / E&O**	Covers transcript errors, omissions, and late delivery that harm a case.	CORE
☐	**Cyber / Privacy Liability**	Transcripts and exhibits hold medical records and Social Security numbers.	CORE
☐	**General Liability**	Covers conference rooms and visitors at your offices.	CORE
☐	**Workers' Compensation**	Covers employed reporters, including repetitive-strain injuries.	CORE
☐	**Employment Practices (Wage & Hour)**	California has no AB5 exemption for freelance reporters.	PREVALENT
☐	**Valuable Papers & Records**	Pays to reconstruct notes and audio you are required to keep.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers reporters driving to depositions.	PREVALENT
☐	**Crime / Social Engineering**	Covers fraudulent payment and invoice changes.	PREVALENT
☐	**Media Liability**	Covers captioning and published transcripts.	SITUATIONAL
☐	**Business Property / Equipment**	Covers steno machines, video gear, and computers.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits over general and auto liability.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by court reporting firms is cyber coverage for data held by contract reporters. Freelancers keep transcripts and exhibits on their own devices, often outside the firm's security controls, and a deposition-services company disclosed in 2026 that a misconfiguration exposed medical and Social Security data for 14,361 people for years. Confirm your cyber policy covers data held by independent contractors.

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.