

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 dental laboratories and milling centers. Priorities reflect typical exposure; confirm against products and suppliers.

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
☐ Products & Completed Operations Liability	Covers claims that a crown, denture, or appliance failed or harmed a patient.	CORE
☐ General Liability	Covers visitor injuries and property damage at the lab.	CORE
☐ Commercial Property & Business Income	Covers mills, printers, ovens, inventory, and lost income after a fire.	CORE
☐ Equipment Breakdown	Covers sudden failure of mills, scanners, and furnaces.	PREVALENT
☐ Cyber Liability	Covers breaches of patient scans and records and ransomware downtime.	PREVALENT
☐ Hired & Non-Owned / Commercial Auto	Covers drivers picking up and delivering cases.	SITUATIONAL
☐ Workers' Compensation	Covers technicians — including dust and beryllium illness.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is product liability for outsourced work. When a lab sends cases to another lab — often overseas — and ships them under its own name, it is the manufacturer the dentist will look to. Labs should confirm their policy covers outsourced and imported work, require vendors to carry coverage, and keep origin and material records for every case.

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.