

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 practices. Priorities reflect typical exposure; confirm against sedation and aesthetic 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
☐ Dental Professional Liability	Covers treatment claims — confirm sedation and any aesthetic services are covered.	CORE
☐ Commercial General Liability	Covers premises injuries to patients and visitors.	CORE
☐ Business Owners Policy / Property	Covers the office, equipment, and lost income.	PREVALENT
☐ Cyber Liability	Covers patient-data breaches and ransomware.	PREVALENT
☐ Licensing Board Defense	Covers legal costs of responding to board complaints.	PREVALENT
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is sedation coverage. Some dental policies exclude or limit moderate and deep sedation or general anesthesia unless it's declared, and pediatric sedation deaths have driven stricter state rules. Practices should declare sedation to their carrier, keep permits current, dedicate a trained monitor to every sedated patient, and test waterlines regularly.

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.