How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PROFESSIONAL LIABILITY / MALPRACTICE

- ☐ **Malpractice / professional liability** for patient-care claims (separate from GL).
- ☐ **Associates and hygienists** covered as needed.
- ☐ Claims-made vs. occurrence understood (retro date / tail).

B CYBER / HIPAA

- ☐ **Cyber** coverage for patient records and breach response.
- ☐ HIPAA regulatory exposure considered.

C PROPERTY & EQUIPMENT BREAKDOWN

- ☐ Building / contents at replacement cost.
- ☐ **Equipment breakdown** for chairs, compressors, imaging, and sterilizers.

D GENERAL LIABILITY & BUSINESS INCOME

- ☐ **General liability** for premises injuries.
- ☐ **Business income** if the practice can't operate.

E PEOPLE & EMPLOYMENT

- ☐ **Workers comp** for staff.
- ☐ **Employment practices** coverage.

F LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Is my malpractice coverage separate from GL, and are associates/hygienists included?"
- "Is my professional liability claims-made or occurrence — and what's my retro date and tail?"
- "Do I have cyber coverage for patient records and HIPAA exposure?"
- "Is my specialized equipment covered by equipment breakdown?"
- "Do I have business income if I can't operate?"

H 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. 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.