

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 dermatology, Mohs, and plastic and cosmetic surgery practices. Priorities reflect typical exposure; confirm against procedures and where they are performed.

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
☐ Medical Professional Liability (Physicians & Entity)	Covers surgical and diagnostic claims — confirm limits meet any state minimums for fat transfer.	CORE
☐ Office-Based Surgery Facility Coverage	Confirms the policy covers procedures in an accredited office suite.	CORE
☐ Anesthesia Provider Coverage	Confirms CRNAs or anesthesiologists carry their own coverage or are covered by the practice.	PREVALENT
☐ Commercial General Liability	Covers premises injuries.	CORE
☐ Cyber Liability	Covers patient records and clinical photos.	PREVALENT
☐ Regulatory / Board Defense	Covers medical board investigation costs.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above primary malpractice for a surgical death.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is office-based surgery under sedation. Gluteal fat grafting deaths led Florida to require ultrasound guidance, case caps, registration, and minimum malpractice coverage, and other states are expected to follow. Practices should confirm accreditation, who provides anesthesia and whether they're covered, and whether limits meet any state minimums. For dermatology, missed diagnoses and lost specimens are the most frequent claims — a tracking and recall system is the core defense.

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.