

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 dialysis centers and home programs. Priorities reflect typical exposure; confirm against services and patients.

COREPREVALENTSITUATIONAL

— 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	Covers patient injuries from treatment, bleeding, and infection.	CORE
☐ General Liability	Covers patient and visitor falls at the center.	CORE
☐ Commercial Property & Business Income	Covers water systems and machines and lost income during a shutdown.	CORE
☐ Equipment Breakdown	Covers sudden failure of water treatment and dialysis machines.	PREVALENT
☐ Cyber Liability	Covers ransomware and breaches — one 2025 attack hit 2.7 million people.	CORE
☐ Hired & Non-Owned / Commercial Auto	Needed if staff drive or the center arranges patient transport.	SITUATIONAL
☐ Workers' Compensation	Covers nurses and technicians — including needlesticks.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is cyber business interruption. Dialysis patients can't skip treatments, so a ransomware attack forces paper workflows, overtime, and patient transfers. One 2025 attack cost a provider about \$13.5 million in a quarter before lost income. Centers should confirm cyber business interruption and keep tested downtime procedures.

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.