CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-DIETITIAN-CHK Rev. 09-2026

DIETITIAN & NUTRITIONIST — COVERAGE CHECKLIST

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 dietitians and nutritionists. Priorities reflect typical exposure; confirm against supplement sales and eating-disorder care.

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
☐	**Professional Liability**	Covers nutrition-advice claims.	CORE
☐	**Products Liability**	Covers supplements the practice sells.	SITUATIONAL
☐	**Commercial General Liability**	Covers premises injuries to patients and visitors.	CORE
☐	**Cyber Liability**	Covers patient-data breaches and ransomware.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is products liability for supplements. Practitioners who sell supplements take on product claims that professional liability typically excludes, and advice to clients with eating disorders or medical conditions carries the severe professional exposure. Practices should add products coverage if they sell, coordinate with physicians, and practice within their licensed scope.

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.