DOULA & BIRTH WORKER — 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 birth and postpartum doulas, doula collectives, and placenta encapsulators. Priorities reflect typical exposure for this class; confirm against your actual operations.

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 (Doula)**	Covers claims that your support or advice contributed to harm at a birth.	CORE
☐	**General Liability**	Covers injuries and property damage in clients' homes and at classes.	CORE
☐	**Limits Required by Medicaid or Health Plans**	Many state Medicaid programs require $1M per claim / $3M aggregate before you see members.	CORE
☐	**Abuse & Molestation Liability**	Overnight newborn and sibling care brings abuse allegations; often excluded unless added.	PREVALENT
☐	**Products Liability (Placenta Products)**	Covers illness claims from placenta capsules and tinctures; many doula policies exclude them.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers driving to births and clients' homes; personal auto may exclude business use.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers client health records and Medicaid billing data.	SITUATIONAL
☐	**Workers' Compensation**	Required for employed doulas in most states; collectives often misclassify contractors.	SITUATIONAL
☐	**Business Personal Property**	Covers birth balls, TENS units, encapsulation equipment, and class supplies.	SITUATIONAL
☐	**Employment Practices Liability**	Covers claims from doulas a collective hires or contracts.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by doulas is placenta encapsulation. CDC traced an Oregon newborn's recurrent group B strep infection to the mother's placenta capsules, and many doula policies exclude placenta products or any food or supplement you prepare. If you encapsulate, confirm products coverage in writing. Doulas billing Medicaid should also confirm their limits meet the program's requirement, often $1M per claim and $3M aggregate.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.