CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

DURABLE MEDICAL EQUIPMENT SUPPLIER — 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 DME suppliers. Priorities reflect typical exposure; confirm against oxygen, life-support, and delivery 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
☐	**Products & Professional Liability**	Covers equipment failures and setup errors.	CORE
☐	**Commercial Auto**	Covers delivery vehicles and oxygen transport.	CORE
☐	**Regulatory / Billing Errors (E&O)**	Covers Medicare audits, overpayment demands, and investigations.	PREVALENT
☐	**Commercial General Liability**	Covers premises injuries to customers and visitors.	CORE
☐	**Cyber Liability**	Covers patient-data breaches and ransomware.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is products coverage for equipment the supplier didn't make. Patients injured by beds, lifts, or oxygen equipment often sue the supplier who delivered and set it up, and some policies limit products or completed-operations coverage. Suppliers should confirm products coverage, document caregiver training at delivery, and warn oxygen patients in writing about smoking and open flames.

IMPORTANT — PLEASE READ