

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

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.