

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 otolaryngology practices, including audiology and hearing aid sales. Priorities reflect typical exposure for this class; confirm against your actual procedures, settings, and providers.

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
☐ Medical Professional Liability	Covers each ENT surgeon — limits should fit pediatric airway severity.	CORE
☐ Entity / Group Professional Liability	Covers the practice, audiologists, and staff.	CORE
☐ Products & Completed Operations Liability	Covers injury from hearing aids and devices you sell.	CORE
☐ Cyber / Privacy Liability	Covers patient records and imaging.	CORE
☐ Business Owner's Policy / Property	Covers scopes, office CT, and hearing aid inventory.	PREVALENT
☐ Workers' Compensation	Covers clinical and office staff.	PREVALENT
☐ Regulatory / Billing E&O	Covers payer audits and allergy billing.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff.	PREVALENT
☐ Equipment Breakdown	Covers navigation systems and imaging.	SITUATIONAL
☐ Media / Advertising Liability	Covers claims over facial plastics marketing.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by ENT practices is hearing aid sales. Dispensing hearing aids is a product sale, and malpractice policies cover professional services, not injuries from a device itself such as battery burns or a defective unit. FDA's 2022 rule confirms hearing aids are regulated products. Confirm the practice carries general liability with products and completed operations coverage that does not exclude professional activities.

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.