

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 educational and admissions consultants. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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 / E&O	Covers missed deadlines and bad placement advice.	CORE
☐ General Liability	Covers in-office injuries and advertising injury.	CORE
☐ Sexual Abuse & Molestation Liability	Covers one-on-one work with minors.	CORE
☐ Cyber Liability	Covers minors' academic and disability records.	CORE
☐ Workers' Compensation	Required for employees.	CORE
☐ Crime / Fidelity	Covers misuse of prepaid client packages.	PREVALENT
☐ Employment Practices Liability	Covers claims from tutors and staff.	PREVALENT
☐ Regulatory Defense	Covers investigations tied to admissions practices.	SITUATIONAL
☐ Hired & Non-Owned Auto	Covers campus-visit travel.	SITUATIONAL
☐ Umbrella	Adds limits above GL.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by educational consultants is abuse coverage. Standard E&O and GL often exclude sexual abuse and molestation, which matters for anyone who meets alone with minors. Fee-shifting awards like the \$330K Halvorsen judgment may also fall outside the policy's definition of damages. Confirm stand-alone abuse coverage and how damages are defined.

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.