

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 endocrinology practices, including diabetes technology and GLP-1 prescribing. Priorities reflect typical exposure for this class; confirm against your actual procedures, settings, and providers.

COREPREVALENTSITUATIONAL

— 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 endocrinologist — confirm weight-loss services are included.	CORE
☐ Weight Management / GLP-1 Endorsement	Confirms off-label and compounded GLP-1 prescribing is not excluded.	CORE
☐ Telemedicine / Multistate Coverage	Covers telehealth prescribing in every state you treat.	CORE
☐ Cyber / Privacy Liability	Covers patient records and remote monitoring data.	CORE
☐ Entity / Group Professional Liability	Covers the practice and APPs.	PREVALENT
☐ Business Owner's Policy / Property	Covers the office, ultrasound, and drug inventory.	PREVALENT
☐ Workers' Compensation	Covers clinical and office staff.	PREVALENT
☐ Regulatory / Billing E&O	Covers remote monitoring billing and payer audits.	PREVALENT
☐ Products Liability	Needed if you dispense or draw up medications in the office.	SITUATIONAL
☐ Employment Practices Liability	Covers claims from staff.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by endocrinologists is GLP-1 weight-loss prescribing. Some malpractice policies exclude weight-loss services by default, compounded GLP-1s may not be covered, and a carrier warns that drawing up doses in the office may itself be compounding — creating products exposure outside malpractice. Get written confirmation that weight management, telehealth across state lines, and any in-office dispensing are covered.

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.