EXPERT WITNESS — 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 independent expert witnesses and expert firms. 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 (Expert Witness)**	Covers suits by your own client over errors — confirm testimony is not excluded.	CORE
☐	**Disciplinary / Licensing Board Defense**	Covers board reviews triggered by your testimony.	CORE
☐	**General Liability**	Covers injury or damage during site and product inspections.	CORE
☐	**Cyber Liability**	Covers privileged and personal data in case files.	PREVALENT
☐	**Business Owner's Policy**	Covers office contents and business income.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers travel to depositions, trials, and inspections.	PREVALENT
☐	**Workers' Compensation**	Covers staff if you have employees.	PREVALENT
☐	**Contractual Liability**	Covers indemnities in retention letters.	SITUATIONAL
☐	**Media / Defamation Liability**	Covers articles and statements outside the courtroom.	SITUATIONAL
☐	**Subpoena Response Costs**	Covers responding to subpoenas and records demands.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by expert witnesses is assuming witness immunity protects them. Six states allow clients to sue their own expert, the UK ended expert immunity in 2011, and general consulting E&O policies may exclude testimony and litigation support. Confirm your E&O names expert witness services, and add licensing board defense.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.