

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 fertility and IVF clinics. Priorities reflect typical exposure; confirm against storage and services.

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 claims from retrievals, transfers, and treatment decisions.	CORE
☐ Specimen Loss / Bailee Coverage	Covers eggs, sperm, and embryos lost in a tank failure — often excluded.	CORE
☐ General Liability	Covers visitor injuries at the clinic.	CORE
☐ Commercial Property & Equipment Breakdown	Covers tanks, incubators, and lab equipment.	CORE
☐ Cyber Liability	Covers breaches of highly sensitive patient records.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits for a mass storage loss affecting hundreds of patients.	PREVALENT
☐ Workers' Compensation	Covers clinical and lab staff — including cryogenic burns.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is specimen loss. Malpractice policies may not respond to a tank failure that destroys stored eggs and embryos, and property policies don't cover tissue. One 2018 failure destroyed about 3,500 specimens. Clinics should confirm specimen and bailee coverage, keep remote 24/7 tank alarms, and retire tanks on a schedule.

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.