

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 functional, integrative, and longevity medicine practices. Priorities reflect typical exposure for this class; confirm against your actual therapies, staff, and states.

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 treatment claims — confirm it does not exclude compounded drugs, peptides, or pellets.	CORE
☐ General Liability	Covers slips, falls, and other injuries at the clinic.	CORE
☐ Regulatory / Licensing Board Defense	Pays lawyers for board complaints and investigations, which often come before lawsuits.	CORE
☐ Workers' Compensation	Covers staff giving injections and IVs (needlesticks) and other workplace injuries.	CORE
☐ Products Liability	Covers supplements and products you sell, especially under your own label.	PREVALENT
☐ Cyber / Privacy Liability	Covers patient health records, lab results, and telehealth data.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff, including providers and coaches.	PREVALENT
☐ Business Property / BOP	Covers equipment, refrigerated drugs, and supplement inventory.	PREVALENT
☐ Directors & Officers / Management Liability	Covers owners and investors in MSO or multi-owner structures.	SITUATIONAL
☐ Media / Advertising Liability	Covers claims over website, social media, and influencer marketing.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by functional and integrative medicine clinics is an exclusion in the malpractice policy itself. Many policies exclude compounded substances, and the treatments these clinics are known for — compounded hormones and pellets, peptides, compounded GLP-1s, and chelation — sit in that zone while FDA rules are still changing. Read the exclusions and the definition of covered services, list every therapy you offer on the application, and confirm board-complaint defense is included.

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.