

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 gastroenterology practices and endoscopy centers. 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 gastroenterologist for procedure and diagnosis claims.	CORE
☐ Facility / Entity Professional Liability	Covers an owned endoscopy center for reprocessing, sedation staffing, and infection claims.	CORE
☐ Cyber / Privacy Liability	Covers patient records and pathology results.	CORE
☐ Commercial Property & Equipment Breakdown	Covers scopes, towers, and reprocessing equipment.	PREVALENT
☐ Workers' Compensation	Covers nurses and techs exposed to chemicals and bodily fluids.	PREVALENT
☐ CRNA / Anesthesia Vicarious Liability	Covers sedation given by employed or contracted anesthesia staff.	PREVALENT
☐ Regulatory / Billing E&O	Covers payer audits and anesthesia billing inquiries.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff.	PREVALENT
☐ Pollution Liability	Covers disinfectant chemical releases and infectious waste.	SITUATIONAL
☐ Medical Director E&O	Covers administrative decisions at an endoscopy center.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by gastroenterologists is the endoscopy center itself. FDA puts scope selection and reprocessing on the facility, and closed claims show sedation staffing decisions driving losses. A physician's individual policy does not cover the center's liability for those decisions. Confirm the center is a named insured with its own professional and general liability, and that contracted or employed CRNAs 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.