

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 geriatric medicine practices and post-acute physicians. Priorities reflect typical exposure for this class; confirm against your actual procedures, settings, and providers.

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 each physician for care in facilities and the home.	CORE
☐ Medical Director E&O	Covers administrative duties for facilities and hospices, often excluded from malpractice.	CORE
☐ Entity / Group Professional Liability	Covers the practice and rounding NPs and PAs.	CORE
☐ Cyber / Privacy Liability	Covers resident records and telehealth platforms.	CORE
☐ Hired & Non-Owned Auto	Covers providers driving between facilities and homes.	PREVALENT
☐ Business Owner's Policy / Property	Covers the office and portable equipment.	PREVALENT
☐ Workers' Compensation	Covers clinical and office staff.	PREVALENT
☐ Regulatory / Billing E&O	Covers Medicare billing audits for facility visits.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff.	SITUATIONAL
☐ Punitive Damages Coverage	Where state law allows, covers punitive awards in elder-abuse claims.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by geriatric specialists is medical director liability. Standard malpractice forms commonly exclude administrative and management services to another organization unless endorsed, and often exclude punitive damages, yet medical directors are routinely named in nursing home suits where elder-abuse claims escape damage caps. Add a dedicated medical director endorsement or policy, and get named-insured status and indemnity under each facility's policy.

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.