GROUP HOME COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PROFESSIONAL LIABILITY

- ☐ I carry **professional liability** for care and supervision claims (not just GL).
- ☐ The limit reflects the population I serve.
- ☐ I understand **claims-made vs. occurrence** and my retro / tail.

B ABUSE & MOLESTATION

- ☐ Abuse & molestation is a **separate** coverage with its own limit.
- ☐ **Defense** inside vs. outside the limit is understood.
- ☐ Screening and re-screening of staff and volunteers is documented.

C GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for premises injuries.
- ☐ **Property** at accurate values.

D PEOPLE

- ☐ **Workers comp** with correct caregiver classifications and payroll.
- ☐ Improper-conduct allegations against staff are addressed in professional / abuse coverage.

E TRANSPORTATION & GOVERNANCE

- ☐ Resident transport is covered with appropriate **auto** limits.
- ☐ **D&O** if the organization is board-governed.
- ☐ Program reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Do the claims most likely to hit us fall under professional liability, not GL?"
- "Is abuse & molestation separate, and is defense inside or outside the limit?"
- "Does the abuse limit reflect the population we serve?"
- "Are staff-conduct allegations actually covered somewhere in my program?"
- "Are my caregiver workers-comp classifications correct?"

G 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. 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.