HEALTH, WELLNESS & LIFE COACH — COVERAGE CHECKLIST

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 health, wellness, life, and nutrition-focused coaches. Priorities reflect typical exposure for this class; confirm against your actual operations.

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
☐	**Professional Liability / E&O (Coaching)**	Covers claims that your coaching caused financial, emotional, or physical harm.	CORE
☐	**General Liability**	Covers injuries at workshops, group sessions, and your office.	CORE
☐	**Cyber / Privacy Liability**	Covers health information, session notes, and app or payment data.	CORE
☐	**Products Liability**	Covers supplements, shakes, and products you sell or recommend under your name.	PREVALENT
☐	**Media / Advertising Liability**	Covers claims over testimonials, course content, and social posts.	PREVALENT
☐	**Licensing Board Defense**	Pays legal costs if a dietetics or counseling board says you practiced without a license.	PREVALENT
☐	**Special Event / Retreat Liability**	Covers retreats, challenges, and in-person events.	SITUATIONAL
☐	**Hired & Non-Owned Auto**	Covers driving to clients and events.	SITUATIONAL
☐	**Workers' Compensation**	Required once you have employees.	SITUATIONAL
☐	**Employment Practices Liability**	Covers claims from coaches you hire or contract.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by health coaches is advice that becomes licensed practice. Florida cited a paid health coach for practicing dietetics without a license, and coaching policies commonly cover only educational, non-prescriptive guidance — not meal plans, supplement doses, or therapy. Know your state's nutrition and counseling laws, keep a written scope statement with every client, and confirm what your E&O excludes.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.