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 MEDICAL PROFESSIONAL LIABILITY / MALPRACTICE

- [ ] **Malpractice** for patient-care claims (separate from GL).
- [ ] **All providers** covered (physicians, NPs, PAs, contractors).
- [ ] Claims-made vs. occurrence understood (retro date / tail).

B CYBER / HIPAA

- [ ] **Cyber** for patient data (PHI) and breach response.
- [ ] HIPAA regulatory exposure considered.

C GENERAL LIABILITY & PROPERTY

- [ ] **General liability** for premises injuries.
- [ ] Property and specialized equipment at replacement cost; **equipment breakdown**.

D REGULATORY & BILLING

- [ ] Regulatory / billing-error defense considered where applicable.

E PEOPLE, GOVERNANCE & INCOME

- [ ] **Workers comp**; **EPLI**; **D&O** if a larger group.
- [ ] **Business income** if the practice can't operate.

F LIMITS & REVIEW

- [ ] **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- “Does my malpractice cover every provider, and is it claims-made or occurrence?”
- “What's my retro date and tail?”
- “Do I have cyber coverage for patient data and HIPAA exposure?”
- “Is my specialized equipment covered, including breakdown?”
- “Do I have business income if the practice can't operate?”

H 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.