

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-care and human-services businesses. Priorities reflect typical exposure; confirm against services and clients.

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	Covers claims over care or services provided.	CORE
☐ Abuse & Molestation	Covers abuse allegations by clients — often excluded or sublimited.	CORE
☐ Commercial General Liability	Covers premises injuries to patients and visitors.	CORE
☐ Cyber Liability	Covers patient-data breaches, ransomware, and regulatory response.	CORE
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is abuse and molestation coverage with adequate limits. Health and human-services businesses serve vulnerable clients, and many policies exclude abuse or cap it at low sublimits. Businesses should confirm A&M limits, verify every credential and screen staff against the OIG exclusion list, and keep a current HIPAA risk analysis.

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.