HEALTHCARE PROFESSIONAL LIABILITY — 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 physicians, advanced practice providers, and medical groups. 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
☐	**Medical Professional Liability**	Covers malpractice claims; confirm the retroactive date and consent-to-settle terms.	CORE
☐	**Entity Professional Liability**	A separate limit for the group so providers do not share one limit.	CORE
☐	**Tail / Extended Reporting**	Covers claims after a claims-made policy ends; plan who pays when providers leave.	CORE
☐	**General Liability**	Covers premises slip-and-fall and other non-clinical claims.	CORE
☐	**Workers' Compensation**	Covers clinical and office staff, including needlestick injuries.	CORE
☐	**Cyber Liability**	Covers patient record breaches, ransomware, and HIPAA notification.	PREVALENT
☐	**Regulatory & Billing Audit Defense**	Covers defense in Medicare, Medicaid, and payer billing audits.	PREVALENT
☐	**Employment Practices Liability**	Covers harassment, discrimination, and termination claims by staff.	PREVALENT
☐	**Excess Professional Liability**	Adds limits above the primary policy as verdicts rise.	SITUATIONAL
☐	**License Protection / Board Defense**	Pays to defend complaints before licensing boards.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by medical practices is the tail. Most malpractice policies are claims-made, so when a provider leaves, retires, or the practice changes carriers, claims over past care are uncovered unless someone buys the tail -- often 150-250% of the final annual premium. Put tail responsibility in every employment contract, confirm the new policy's retroactive date matches the old one, and check that the group has its own entity limit.

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.