

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 hematology practices, anticoagulation clinics, and in-office infusion. Priorities reflect typical exposure for this class; confirm against your actual procedures, settings, and providers.

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 each hematologist for treatment, medication, and diagnosis claims.	CORE
☐ Entity / Group Professional Liability	Covers the practice and staff working under protocol.	CORE
☐ Employed Pharmacist & Nurse Coverage	Confirms delegated anticoagulation and infusion staff are insured.	CORE
☐ Cyber / Privacy Liability	Covers patient records and lab data.	CORE
☐ Commercial Property & Spoilage	Covers infusion equipment and refrigerated drugs and blood products.	PREVALENT
☐ Workers' Compensation	Covers staff exposed to blood and hazardous drugs.	PREVALENT
☐ Regulatory / Billing E&O	Covers drug reimbursement and payer audits.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff.	PREVALENT
☐ Products / Pharmacy Liability	Needed if you own a home infusion or specialty pharmacy.	SITUATIONAL
☐ Clinical Trials Liability	Needed if you enroll patients in studies.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by hematology practices is coverage for staff who manage anticoagulants under protocol. Monitoring lapses drive anticoagulant claims and are often handled by pharmacists, nurses, or APPs, but some physician policies schedule only named physicians or limit employed pharmacists. Confirm the entity and every non-physician clinician are insured, and whether limits are shared or separate.

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.