CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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HOSPICE — 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 hospice agencies. Priorities reflect typical exposure; confirm against inpatient units and facility-based patients.

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 care and symptom-management claims.	CORE
☐	**Regulatory / Billing Errors (E&O)**	Covers billing audits and overpayment demands — excluded from professional liability.	CORE
☐	**Hired & Non-Owned Auto**	Covers staff driving personal cars to visits.	CORE
☐	**Cyber Liability**	Covers resident-data breaches and ransomware.	PREVALENT
☐	**Workers' Compensation**	Required in most states — lifting injuries drive claims.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for billing and regulatory actions. Hospice is under heightened federal scrutiny over eligibility and billing, and audits, overpayment demands, and investigations fall outside professional liability. Agencies should carry regulatory coverage, document every prognosis certification, and have counsel review referral arrangements.

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.