CORY WASHINGTON & CO.

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IV HYDRATION & WELLNESS CLINIC — 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 IV hydration and wellness clinics, including mobile and event services. Priorities reflect typical exposure; confirm against services and settings.

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 (Entity)**	Covers reactions, infiltration injuries, and infections from infusions.	CORE
☐	**Individual Coverage for Each Clinician**	Covers each RN, NP, and PA who starts or monitors IVs.	CORE
☐	**Medical Director Vicarious Liability**	Confirms the supervising physician's policy covers delegated IV therapy.	CORE
☐	**Commercial General Liability**	Covers premises and event injuries.	CORE
☐	**Hired & Non-Owned Auto**	Covers clinicians driving to mobile appointments.	SITUATIONAL
☐	**Products Liability**	Covers IV formulations and add-ons.	PREVALENT
☐	**Cyber Liability**	Covers patient records.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for delegated care. Texas's Jenifer's Law followed a 2023 death after an elective IV given by an unlicensed person without adequate physician oversight; the law now limits who may administer IV therapy and requires a physician order and a supervision agreement. Clinics should confirm every clinician is individually covered, the medical director's policy covers supervision, and emergency equipment and ACLS-trained staff are present wherever infusions are given.

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.