

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 imaging centers. Priorities reflect typical exposure; confirm against modalities and reading arrangements.

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 entity coverage and each provider's coverage.	CORE
☐ Commercial General Liability	Covers premises injuries to patients and visitors.	CORE
☐ Equipment Breakdown	Covers MRI and CT scanners — including magnet quench and loss of income.	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 exposure for this class is people who aren't patients. In July 2025, a man accompanying his wife at a New York imaging center was pulled into an MRI by a metal chain and died — a premises claim as much as a medical one. Centers should confirm GL covers visitor injuries, screen everyone entering the magnet room, and use ferromagnetic detectors at Zone IV.

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.