KETAMINE & PSYCHEDELIC THERAPY 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 ketamine, Spravato, and psychedelic-assisted therapy clinics. Priorities reflect typical exposure for this class; confirm against your actual services and states.

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 treatment claims — confirm ketamine, at-home programs, and psilocybin are named covered services.	CORE
☐	**Abuse & Molestation Liability**	Covers misconduct allegations from patients in altered states, often excluded from malpractice.	CORE
☐	**Regulatory / DEA & Board Defense**	Pays lawyers for DEA, board, and attorney general investigations.	CORE
☐	**General Liability**	Covers falls and injuries at the clinic, including patients leaving while impaired.	CORE
☐	**Workers' Compensation**	Covers clinical staff, including needlesticks and patient agitation.	CORE
☐	**Cyber / Privacy Liability**	Covers mental health records and telehealth data, which carry extra privacy protection.	PREVALENT
☐	**Employment Practices Liability**	Covers claims from clinicians, therapists, and facilitators.	PREVALENT
☐	**Business Property / BOP**	Covers infusion pumps, monitors, and furnishings.	PREVALENT
☐	**Media / Advertising Liability**	Covers claims over outcome promises and testimonials in marketing.	SITUATIONAL
☐	**Directors & Officers / Management Liability**	Covers owners and investors in MSO structures.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by ketamine and psychedelic clinics is abuse and molestation coverage. Patients are sedated or in altered states, and many malpractice policies exclude or sharply limit sexual misconduct claims. Ask whether your policy covers abuse allegations, confirm at-home ketamine and psilocybin services are listed as covered, and keep a written chaperone policy.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.