

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 lobbying and government affairs firms. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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 (Government Affairs E&O)	Covers client claims over advocacy or disclosure errors.	CORE
☐ Regulatory / Investigation Defense	Covers ethics commission and U.S. Attorney inquiries.	CORE
☐ Cyber / Privacy Liability	Covers client strategy and donor data.	CORE
☐ D&O (Firm Entity)	Covers management liability for the firm.	PREVALENT
☐ Media / Defamation Liability	Covers public advocacy campaigns.	PREVALENT
☐ Employment Practices Liability	Covers staff claims.	PREVALENT
☐ General Liability	Covers events and receptions.	PREVALENT
☐ Fines & Penalties Coverage	Covers civil filing penalties where insurable.	SITUATIONAL
☐ Crime / Fidelity	Covers misappropriated client retainers.	SITUATIONAL
☐ FARA Investigation Endorsement	Covers foreign-principal inquiries.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by lobbyists is investigation defense before any lawsuit. Exposure starts with referrals to the U.S. Attorney and state ethics inquiries — over 12,000 federal referrals in a decade — long before a claim is filed. Standard E&O excludes fines and regulatory actions and may not respond to informal inquiries, so buy pre-claim investigation coverage.

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.