

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 market research 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 (E&O)	Covers client losses from flawed methods or faulty data.	CORE
☐ Cyber / Privacy Liability	Covers respondent personal and health data.	CORE
☐ General Liability	Covers focus group facilities.	CORE
☐ Workers' Compensation	Covers interviewers and moderators.	CORE
☐ TCPA Defense Sublimit	Covers calling and texting claims most forms exclude.	PREVALENT
☐ Crime / Fidelity	Covers incentive-fund diversion and panelist fraud.	PREVALENT
☐ Employment Practices Liability	Covers a large part-time interviewer workforce.	PREVALENT
☐ Media Liability	Covers published reports and findings.	SITUATIONAL
☐ Contingent / Vendor E&O	Covers failures of third-party sample suppliers.	SITUATIONAL
☐ Hired & Non-Owned Auto	Covers field interviewers.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by research firms is TCPA coverage. TCPA statutory damages are excluded from almost every E&O, cyber, and GL form, yet one phone-survey program produced a \$12M class settlement. Firms running phone or SMS outreach should buy a TCPA defense sublimit and document their consent controls.

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.