

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 mediators and mediation 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
☐ Mediator Professional Liability (E&O)	Covers defense of bias, process, and confidentiality claims, even where immunity applies.	CORE
☐ Disciplinary Proceedings Defense	Covers board grievances, which are more common than lawsuits.	CORE
☐ Cyber / Privacy Liability	Covers confidential mediation briefs and settlement data.	CORE
☐ General Liability	Covers in-person sessions at your office.	PREVALENT
☐ Subpoena Response Coverage	Covers counsel to resist subpoenas for your testimony.	PREVALENT
☐ Business Owner's Policy	Covers office contents and business income.	PREVALENT
☐ Fee Dispute Coverage	Covers fee refund demands, which E&O typically excludes.	SITUATIONAL
☐ Hired & Non-Owned Auto	Covers travel to off-site mediations.	SITUATIONAL
☐ Employment Practices Liability	Covers firms with staff or panel neutrals.	SITUATIONAL
☐ Crime / Funds Transfer Fraud	Covers escrowed settlement funds and retainers.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by mediators is disciplinary defense. Successful lawsuits against mediators are almost unheard of, but certifying boards do investigate fees, conflicts, and unauthorized practice of law. Many policies only respond to claims seeking damages, so board proceedings fall outside them. Confirm a disciplinary-defense sublimit that covers non-attorney mediators.

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.