

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 medical clinics. Priorities reflect typical exposure; confirm against providers, procedures, and telehealth.

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
☐ Cyber Liability	Covers patient-data breaches, ransomware, and regulatory response.	CORE
☐ Commercial General Liability	Covers premises injuries to patients and visitors.	CORE
☐ Regulatory / Billing Errors (E&O)	Covers billing audits and overpayment demands.	PREVALENT
☐ Commercial Property & Business Income (incl. Equipment Breakdown)	Covers the facility, medical equipment, and lost income.	PREVALENT
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for every provider. Clinics often insure physicians individually but leave NPs, PAs, or the entity itself underinsured — and diagnostic-error claims name them all. Clinics should confirm entity and APP coverage, track every test result to review, and keep a current HIPAA risk analysis with MFA on email and the EHR.

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.