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MEDICAL STAFFING AGENCY — 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 nurse, allied, and locum tenens staffing agencies and nurse registries. Priorities reflect typical exposure for this class; confirm against your actual operations.

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 (Agency & Placed Clinicians)**	Covers malpractice claims against the agency and the clinicians it places; confirm 1099 and subcontracted clinicians.	CORE
☐	**Contractual Liability for Client Indemnity**	Facilities pass clinician negligence back to agencies through indemnity clauses.	CORE
☐	**Workers' Compensation (Incl. Other States)**	Nurses and aides have high injury rates; travelers work across many states.	CORE
☐	**General Liability**	Covers bodily injury and property damage outside clinical care.	CORE
☐	**Abuse & Molestation Liability**	Clinicians care for vulnerable patients; often excluded or sublimited elsewhere.	CORE
☐	**Umbrella / Excess Liability**	Malpractice and abuse verdicts can exceed primary limits.	PREVALENT
☐	**Employment Practices Liability**	Covers discrimination and harassment claims; check wage-hour defense coverage.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers rental cars for travelers and clinicians driving to home visits.	PREVALENT
☐	**Cyber Liability**	Clinician SSNs and patient health information are breach targets.	PREVALENT
☐	**Extended Reporting (Tail) Coverage**	Protects past placements if a claims-made policy ends.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by medical staffing agencies is the indemnity promised to client facilities. Hospitals pass clinician negligence back to the agency through contract, and at least one hospital won its indemnity cross-claim after a fatal-negligence verdict. If the professional liability policy excludes contractual liability, or covers only W-2 employees and not 1099 or subcontracted clinicians, the agency pays out of pocket. Match every client contract to who your policy insures.

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.