# CORY WASHINGTON & CO.

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## MENTAL HEALTH & COUNSELING — 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 counseling and psychiatric practices. Priorities reflect typical exposure; confirm against prescribing 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 |
|---|---|---|---|
| ☐ | **Professional Liability** | Covers treatment claims — confirm telehealth in other states is covered. | CORE |
| ☐ | **Licensing Board Defense** | Covers legal costs of responding to board complaints. | PREVALENT |
| ☐ | **Abuse & Molestation / Sexual Misconduct** | Often excluded or sublimited in counseling policies. | PREVALENT |
| ☐ | **Cyber Liability** | Covers patient-data breaches and ransomware. | PREVALENT |
| ☐ | **Commercial General Liability** | Covers premises injuries to patients and visitors. | CORE |

### COMMON COVERAGE GAP FOR THIS CLASS

*The most commonly missed gap for this class is licensing board defense. Board complaints are far more common than lawsuits for counselors, and defending one can be costly even when the complaint is dismissed. Prescribing practices face another deadline: telehealth controlled-substance flexibilities run only through December 31, 2026. Practices should add board defense, license clinicians where clients are located, and plan for the 2027 cliff.*

### IMPORTANT — PLEASE READ