

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

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.