NATUROPATHIC PRACTITIONER — 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 licensed naturopathic doctors and naturopathic clinics. 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
☐	**Medical Professional Liability (Naturopathic)**	Covers claims from diagnosis, treatment, and advice; licensed NDs must carry it in most licensing states.	CORE
☐	**IV & Injection Therapy Endorsement**	Many naturopathic policies limit or exclude IVs and injections unless scheduled.	CORE
☐	**General Liability**	Covers slips, falls, and injuries at the clinic.	CORE
☐	**Products Liability**	Covers supplements and botanicals you dispense or sell.	CORE
☐	**Licensing Board Defense**	Pays legal costs for board complaints and scope-of-practice actions.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers patient records, labs, and telehealth data.	PREVALENT
☐	**Workers' Compensation**	Covers clinical and front-desk staff, including needlestick injuries.	PREVALENT
☐	**Business Owner's Policy / Property**	Covers the clinic, IV equipment, and dispensary stock.	PREVALENT
☐	**Sexual Abuse & Misconduct Liability**	Physical exams and one-on-one care draw allegations; often sublimited.	SITUATIONAL
☐	**Tail / Extended Reporting Coverage**	Covers claims reported after you leave a claims-made policy.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by naturopaths is IV and injection therapy outside the policy's covered services. A California patient died in 2017 moments into a licensed ND's IV turmeric infusion, and many naturopathic policies limit infusions, compounded products, ozone, or chelation unless they are scheduled. Confirm every IV and injection you offer is named on your policy and allowed by your state's scope of practice.

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.