

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 NEMT providers. Priorities reflect typical exposure; confirm against service levels and broker contracts.

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
☐ Commercial Auto Liability	Covers crashes and passenger injuries in vehicles — confirm limits meet every broker and MCO contract.	CORE
☐ General Liability (incl. Loading & Unloading)	Covers injuries during door-through-door assistance and loading — check it isn't left to the auto policy alone.	CORE
☐ Professional Liability	Covers claims about care and assistance given to passengers.	PREVALENT
☐ Abuse & Molestation	Covers misconduct allegations involving vulnerable passengers — often excluded.	CORE
☐ Cyber Liability	Covers patient health information.	PREVALENT
☐ Workers' Compensation	Required in most states; lifting and transfers drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is who covers injuries during loading and securement — the auto policy, the GL policy, or neither. Wheelchair tipovers are NEMT's recurring fatal claim, and suits name the driver, the provider, and the broker. Four-point tie-downs, a separate occupant belt, matched equipment, and schedules with time to secure passengers are the core controls. Broker contracts also set insurance requirements that should be checked against every policy.

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.