

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 nursing homes. Priorities reflect typical exposure; confirm against census, star rating, and survey history.

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 & General Liability (combined)	Covers resident care and premises claims — senior care is usually written on a combined form.	CORE
☐ Abuse & Molestation	Covers abuse and neglect allegations — often sublimited; confirm the limit.	CORE
☐ Umbrella / Excess Liability	Adds limits above primary — confirm it follows professional liability.	PREVALENT
☐ Commercial Property & Business Income	Covers the building and income during evacuation or closure.	CORE
☐ Workers' Compensation	Required in most states — lifting injuries drive claims.	CORE
☐ Cyber Liability	Covers resident-data breaches and ransomware.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is adequate limits for neglect claims. Pressure-injury, fall, and elopement claims can produce large verdicts, and plaintiffs argue understaffing as evidence of neglect even though the federal staffing ratios were repealed. Facilities should confirm professional liability and abuse limits, document how staffing is set in the facility assessment, and track pressure-injury prevention for every at-risk resident.

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.