

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 occupational therapy practices. Priorities reflect typical exposure; confirm against pediatric and school-based work.

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.	CORE
☐ Abuse & Molestation	Needed for pediatric practices — often excluded or sublimited.	CORE
☐ Commercial General Liability	Covers premises injuries to patients and visitors.	CORE
☐ Hired & Non-Owned Auto	Covers therapists driving to homes and schools.	PREVALENT
☐ Cyber Liability	Covers patient-data breaches and ransomware.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is abuse coverage for pediatric therapy. Therapists often work one-on-one with children, and many professional policies exclude or sublimit abuse allegations. Practices should confirm A&M coverage, let parents observe sessions, avoid closed-room one-on-one contact, and train staff in mandated reporting.

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.