

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 medical and radiation oncology practices with in-office infusion. Priorities reflect typical exposure for this class; confirm against your actual procedures, settings, and providers.

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	Covers each oncologist for treatment, medication, and diagnosis claims.	CORE
☐ Entity / Group Professional Liability	Covers the practice, infusion nurses, and pharmacy staff.	CORE
☐ Cyber / Privacy Liability	Covers patient records and treatment planning systems.	CORE
☐ Commercial Property & Equipment Breakdown	Covers infusion suites, linacs, and drug inventory.	CORE
☐ Workers' Compensation	Covers staff exposed to hazardous drugs and radiation.	CORE
☐ Pollution Liability	Covers cytotoxic drug spills and contamination, which other policies exclude.	PREVALENT
☐ Spoilage / Drug Inventory	Covers costly drugs lost to refrigeration failure.	PREVALENT
☐ Regulatory / Billing E&O	Covers buy-and-bill drug reimbursement audits.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff.	PREVALENT
☐ Clinical Trials Liability	Needed if you enroll patients in studies.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by oncology practices is hazardous drug exposure. Malpractice policies cover patient injury from care, but a cytotoxic spill, contamination of a neighboring space, or chronic staff exposure under USP <800> falls outside them, and the general liability pollution exclusion usually bars it too. Add pollution coverage and confirm workers' compensation reflects hazardous drug handling.

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.