

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 orthopedic surgery practices and physician-owned ASCs. 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 surgeon — limits should fit spine and joint severity.	CORE
☐ Entity / ASC Professional Liability	Covers an owned ASC with its own limits.	CORE
☐ Regulatory / Billing E&O	Covers medical-necessity, False Claims Act, and Stark / anti-kickback defense.	CORE
☐ Cyber / Privacy Liability	Covers patient records — ortho groups have faced breach class actions.	CORE
☐ Commercial Property & Equipment Breakdown	Covers imaging, surgical equipment, and implant inventory.	PREVALENT
☐ Workers' Compensation	Covers clinical, imaging, and office staff.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff and APPs.	PREVALENT
☐ Directors & Officers Liability	Covers owners of large or PE-backed groups.	PREVALENT
☐ Medical Director E&O	Covers administrative duties at an ASC.	SITUATIONAL
☐ Products Liability	Needed if you sell braces or own a distributorship.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by orthopedic surgeons is regulatory and billing defense. Medical-necessity, False Claims Act, and Stark or anti-kickback investigations are usually excluded from or sublimited under malpractice policies, and 2026 spine cases included a \$3.7 million unnecessary-surgery settlement and a device kickback plea. Spine surgeons and ASC owners with device ties should carry a dedicated regulatory policy with meaningful limits.

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.