

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 U.S. osteopathic physicians providing primary care and OMT. 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 DO — confirm OMT is a covered procedure at full limits.	CORE
☐ Entity / Group Professional Liability	Covers the practice, including supervised staff.	CORE
☐ Cyber / Privacy Liability	Covers patient records and telehealth.	CORE
☐ Business Owner's Policy / Property	Covers the office, tables, and equipment.	PREVALENT
☐ General Liability	Covers slips and falls in the office.	PREVALENT
☐ Workers' Compensation	Covers clinical and office staff.	PREVALENT
☐ Regulatory / Billing E&O	Covers payer audits and board complaints.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff.	SITUATIONAL
☐ Sexual Misconduct / Abuse Liability	Covers claims arising from hands-on treatment.	SITUATIONAL
☐ Event / Team Physician Coverage	Covers OMT and care given at events and training rooms.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by DOs is how the policy treats manipulation. Some carriers rate OMT separately or limit it, so a primary-care policy may not clearly cover a stroke or fracture claim after cervical manipulation at full limits, or OMT given by supervised residents or staff. Check that manipulation is listed as a covered procedure, and use written consent that discloses the cervical artery dissection association.

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.