PEDIATRICIAN — COVERAGE CHECKLIST

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 pediatric practices, including nursery and after-hours care. 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 pediatrician for diagnosis and treatment claims.	CORE
☐	**Tail / Extended Reporting Coverage**	Covers claims for children filed years after care.	CORE
☐	**Entity / Group Professional Liability**	Covers the practice, nurses, and APPs.	CORE
☐	**Cyber / Privacy Liability**	Covers children's health records and portals.	CORE
☐	**Sexual Misconduct / Abuse Liability**	Covers abuse allegations involving staff and patients.	PREVALENT
☐	**Business Owner's Policy / Property**	Covers the office and equipment.	PREVALENT
☐	**Spoilage**	Covers vaccine inventory lost to refrigeration failure.	PREVALENT
☐	**Workers' Compensation**	Covers clinical and office staff.	PREVALENT
☐	**Employment Practices Liability**	Covers claims from staff.	SITUATIONAL
☐	**Telemedicine / Multistate Coverage**	Covers telehealth visits across state lines.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by pediatricians is tail coverage. Claims involving children can be filed years later because of minor tolling rules, and in one study about 3% of child claims came more than 10 years after the event. A claims-made policy with a short or missing tail leaves a retiring or departing pediatrician exposed. Confirm the tail is unlimited or long enough for your state's minor deadlines.

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.