How to use this: Pull out your current policy’s declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can’t confirm isn’t a problem — it’s simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PROFESSIONAL LIABILITY (DISPENSING ERRORS)

- ☐ **Professional liability** for dispensing errors and counseling failures.
- ☐ Pharmacists and technicians covered.

B CYBER / HIPAA

- ☐ **Cyber** for patient health data (PHI) and breach response.
- ☐ HIPAA regulatory exposure considered.

C CRIME / ROBBERY & CONTROLLED SUBSTANCES

- ☐ **Crime** coverage (controlled substances and cash make pharmacies theft targets).
- ☐ Controlled-substance loss / DEA considerations addressed.

D PRODUCTS & GENERAL LIABILITY

- ☐ **Products liability** (compounding, products sold).
- ☐ **General liability** for premises.

E PROPERTY, PEOPLE & INCOME

- ☐ Property / equipment at replacement cost.
- ☐ **Workers comp**; **business income** if I can't operate.

F LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- “Do I have professional liability for dispensing errors, covering pharmacists and techs?”
- “Do I have cyber coverage for patient data and HIPAA exposure?”
- “Is my crime/robbery and controlled-substance loss covered?”
- “Do I have products liability for compounding and products I sell?”
- “Do I have business income if I can't operate?”

H 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. 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.