

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 physical therapy practices. Priorities reflect typical exposure; confirm against dry needling and modalities.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Professional Liability	Covers treatment claims — confirm dry needling is covered and not excluded.	CORE
☐ Commercial General Liability	Covers premises injuries to patients and visitors.	CORE
☐ Abuse & Molestation	Covers misconduct allegations — often excluded from professional liability.	PREVALENT
☐ Cyber Liability	Covers patient-data breaches and ransomware.	PREVALENT
☐ Business Owners Policy / Property	Covers the clinic and equipment.	PREVALENT
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is dry-needling coverage. Some PT policies exclude or limit dry needling, and a collapsed lung from needling over the chest is described as essentially indefensible — while the procedure isn't allowed for PTs in every state. Practices should confirm needling is covered and legal in their state, set written thorax protocols, and name pneumothorax in consent.

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.