CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

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
☐	**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.