

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 podiatric practices. Priorities reflect typical exposure; confirm against surgery and wound care.

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
☐ Podiatric Professional Liability	Covers treatment and surgical claims — confirm surgical procedures are included.	CORE
☐ Extended Reporting Period (Tail)	Covers claims after retirement or a carrier change.	SITUATIONAL
☐ Commercial General Liability	Covers premises injuries to patients and visitors.	CORE
☐ Cyber Liability	Covers patient-data breaches and ransomware.	PREVALENT
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is limits for amputation claims. Diabetic foot ulcers and infections that end in amputation after missed follow-up produce the most severe podiatry claims, and surgical practices need coverage that includes their procedures. Practices should track no-show diabetic patients, refer serious infections the same day, and confirm limits reflect surgical exposure.

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.