

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 pulmonology, critical care, and sleep medicine practices. 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 pulmonologist — limits should fit ICU and missed-cancer severity.	CORE
☐ Entity / Group Professional Liability	Covers the practice, sleep lab, or PFT lab with its own limits.	CORE
☐ Cyber / Privacy Liability	Covers patient records and tele-ICU platforms.	CORE
☐ Business Owner's Policy / Property	Covers bronchoscopy, PFT, and sleep lab equipment.	PREVALENT
☐ Workers' Compensation	Covers clinical, sleep tech, and office staff.	PREVALENT
☐ General & Products Liability (DME)	Needed if you supply CPAP, oxygen, or other equipment.	PREVALENT
☐ Regulatory / Billing E&O	Covers DME certification and payer audits.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff and APPs.	PREVALENT
☐ Equipment Breakdown	Covers scopes and sleep lab systems.	SITUATIONAL
☐ Clinical Trials Liability	Needed if you enroll patients in studies.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by pulmonologists is a practice-owned sleep lab or DME business. Physician malpractice policies usually exclude products and supplier activity and may not cover the lab entity, and the Philips CPAP recall shows the scale of device claims. Confirm any sleep lab or supply business has its own general, products, and entity professional coverage, and document recall notices to patients.

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.