R&D CONSULTANT — 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 independent research and development consultants. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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 (Consultant E&O)**	Covers flawed methods, conclusions, and missed deliverables.	CORE
☐	**General Liability**	Covers client-site and lab premises exposure.	CORE
☐	**IP / Trade Secret Defense**	Covers misappropriation and inventorship claims E&O excludes.	PREVALENT
☐	**Cyber Liability**	Covers loss of client research data.	PREVALENT
☐	**Contractual Liability**	Covers client indemnity and confidentiality obligations.	PREVALENT
☐	**Extended Reporting Period**	Covers IP disputes that surface years later.	PREVALENT
☐	**Pollution Liability**	Covers lab chemical or biological releases.	SITUATIONAL
☐	**Life Sciences Products Liability**	Covers involvement in human studies or regulated products.	SITUATIONAL
☐	**Property / Inland Marine**	Covers instruments and samples.	SITUATIONAL
☐	**Workers' Compensation**	Covers lab staff.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by R&D consultants is IP disputes. Standard consultant E&O usually excludes infringement, misappropriation, and ownership disputes, yet those are the claims researchers most often face. Buy an E&O form with an IP or trade secret defense carve-back, and tighten the assignment language in every contract.

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.