REGENERATIVE MEDICINE CLINIC — 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 PRP, stem cell, and orthobiologic clinics. Priorities reflect typical exposure for this class; confirm against your actual treatments and products.

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 procedure claims — confirm it does not exclude experimental or stem cell treatments.	CORE
☐	**Regulatory / Board Defense**	Pays lawyers for FDA, FTC, attorney general, and board actions.	CORE
☐	**General Liability**	Covers injuries at the clinic and seminar events.	CORE
☐	**Workers' Compensation**	Covers clinical staff, including needlestick and blood exposure.	CORE
☐	**Products Liability**	Covers biologic products you dispense, especially when the supplier's coverage is thin.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers patient records and financing data.	PREVALENT
☐	**Business Property / BOP**	Covers ultrasound, centrifuges, and cold storage.	PREVALENT
☐	**Media / Advertising Liability**	Covers claims over results promised in ads and seminars.	PREVALENT
☐	**Directors & Officers / Management Liability**	Covers owners and investors in MSO structures.	SITUATIONAL
☐	**Employment Practices Liability**	Covers claims from providers and sales staff.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by regenerative medicine clinics is an experimental-procedure exclusion. FDA treats most umbilical cord, amniotic, and exosome products as unapproved drugs, and many malpractice policies exclude or limit treatments that are not FDA approved for the use. List every product and use on your application, read the exclusions, and collect each supplier's FDA registration and insurance certificate.

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.