

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 non-clinical research organizations and institutes. 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 (E&O)	Covers flawed research relied on by sponsors and clients.	CORE
☐ D&O (incl. Nonprofit D&O)	Covers board liability for grant mismanagement.	CORE
☐ Employment Practices Liability	Covers whistleblower-retaliation claims.	CORE
☐ Cyber / Privacy Liability	Covers participant data and research data.	CORE
☐ General Liability	Covers participants at in-person sessions.	CORE
☐ Workers' Compensation	Covers field researchers and lab staff.	CORE
☐ Regulatory / FCA Defense	Covers qui tam and OIG investigation costs.	PREVALENT
☐ Crime / Fiduciary	Covers grant-fund embezzlement and vendor fraud.	PREVALENT
☐ Research Participant Liability	Covers injury in non-clinical physical-task studies.	SITUATIONAL
☐ Foreign Liability	Covers overseas fieldwork.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by research organizations is False Claims Act defense. D&O and E&O policies commonly exclude return of grant funds, fines, and multiplied damages, and many limit qui tam defense until the government intervenes — yet both cited settlements began as whistleblower suits. Buy explicit FCA defense coverage and pair it with EPL for retaliation claims.

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.