

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 speech-language pathology practices and contract therapy companies, including home-based, school, facility, and telepractice services. Priorities reflect typical exposure for this class; confirm against the practice's actual settings and services.

COREPREVALENTSITUATIONAL

— 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	Covers claims that an evaluation, treatment, or recommendation caused harm — most severely, a missed aspiration risk or unclear diet order leading to choking or pneumonia.	CORE
☐ Commercial General Liability	Covers client and visitor injuries at the clinic and property damage in client homes.	CORE
☐ Abuse & Molestation Liability	Clinicians often work one-on-one with children in homes, daycares, and private rooms. GL commonly excludes this exposure.	CORE
☐ Workers' Compensation	Required in most states with employees; home-visit clinicians drive constantly and face lifting injuries in facility settings.	CORE
☐ Billing Errors / Regulatory Liability	Covers defense of payer audits, recoupment demands, and government billing investigations, which standard professional liability typically does not.	PREVALENT
☐ Cyber / Privacy Liability	Covers breach of health records, telepractice sessions, and billing data.	PREVALENT
☐ Hired & Non-Owned Auto	Responds when clinicians drive personal vehicles between homes, schools, and facilities.	PREVALENT
☐ Employment Practices Liability	Covers claims by clinicians, assistants, and staff — common in growing therapy companies.	PREVALENT
☐ Business Personal Property	Covers therapy materials, AAC devices, and computers.	SITUATIONAL
☐ Umbrella / Excess Liability	Extends limits above GL, auto, and employers liability; facility contracts may require higher limits.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most likely to be missed for speech-language pathology is billing exposure. Practices that bill Medicaid or Medicare face audits, recoupment demands, and fraud investigations — a Texas speech therapist was convicted in 2018 over \$821,145 in false Medicaid claims — and standard professional liability is generally written for patient injury, not billing disputes. A billing errors or regulatory endorsement covers the defense. Practices doing swallowing work should also confirm their professional limits reflect dysphagia severity rather than the lower-risk profile of articulation or language therapy.

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.