

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 virtual care practices and platforms. Priorities reflect typical exposure; confirm against services and states.

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 (All Patient States)	Covers care errors — confirm coverage applies in every state where patients are.	CORE
☐ Cyber & Privacy Liability	Covers breaches, platform outages, and HIPAA regulatory costs.	CORE
☐ Regulatory & Licensing Defense	Covers defense of board complaints and DEA or state investigations.	PREVALENT
☐ Technology E&O	Covers platform failures that affect care — important for platform operators.	PREVALENT
☐ Directors & Officers	Covers management of venture-backed platforms.	SITUATIONAL
☐ Employment Practices	Covers claims by employed clinicians and staff.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is where coverage applies. Some malpractice policies are limited to certain states, while telehealth patients can be anywhere — and prescribing rules for controlled substances change after December 31, 2026. Practices should confirm coverage in every patient state and plan for the DEA rule.

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.