

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-medical testing and analytical laboratories. 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
☐ Testing Lab Professional Liability (E&O)	Covers losses caused by erroneous results.	CORE
☐ General Liability	Covers visitors and sample pickups.	CORE
☐ Premises Pollution Liability	Covers chemical releases and lab waste mishandling.	CORE
☐ Property / Equipment Breakdown	Covers high-value instruments such as GC-MS and ICP.	CORE
☐ Workers' Compensation	Covers chemical exposure and lab injuries.	CORE
☐ Spoilage / Sample Contamination	Covers client samples lost to refrigeration failure.	PREVALENT
☐ Cyber Liability	Covers LIMS outages and data breaches.	PREVALENT
☐ Hired & Non-Owned Auto	Covers courier and sample-pickup driving.	PREVALENT
☐ Crime / Employee Dishonesty	Covers employee fraud such as billing for tests never run.	SITUATIONAL
☐ D&O / Regulatory Defense	Covers agency investigations of data integrity.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by testing labs is insider fraud. Most lab E&O policies exclude fraudulent or intentional acts, and in the cases above a single insider falsified hundreds of reports. When innocent clients then sue the lab, the policy may deny if an insured committed the fraud. Confirm innocent-insured wording, regulatory defense, and a crime policy covering client losses.

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.