TRADITIONAL NATUROPATH — 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 traditional (unlicensed) naturopaths and natural health consultants. Priorities reflect typical exposure for this class; confirm against your actual operations.

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 (Traditional Naturopathy)**	Covers claims that your consultation or program caused harm; confirm it is written for unlicensed practice.	CORE
☐	**General Liability**	Covers clients and visitors injured at your office, classes, or events.	CORE
☐	**Products Liability**	Covers supplements, herbs, and remedies you sell or recommend under your name.	CORE
☐	**Regulatory / Licensing Defense**	Pays legal costs if a state board or prosecutor alleges unlicensed practice.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers client health histories and online consultation records.	PREVALENT
☐	**Media / Advertising Liability**	Covers claims over titles, testimonials, and health claims in marketing.	PREVALENT
☐	**Business Personal Property**	Covers office equipment and product inventory.	SITUATIONAL
☐	**Sexual Abuse & Misconduct Liability**	Needed if sessions involve physical assessment or one-on-one home visits.	SITUATIONAL
☐	**Special Event / Retreat Liability**	Covers classes and retreats held at other venues.	SITUATIONAL
☐	**Workers' Compensation**	Required once you have employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by traditional naturopaths is a claim tied to unlicensed practice. Florida, South Carolina, and Tennessee prohibit naturopathy, licensing states restrict titles like ND, and liability policies generally exclude criminal acts, fines, and penalties — so a claim from a state where the practice is illegal can go uncovered. Know each client's state law, never use a protected title, and ask about regulatory defense coverage.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.