

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 translation agencies, interpreting services, remote interpreting providers, and localization firms. Priorities reflect typical exposure for this class; confirm against your actual services, settings, and linguist arrangements.

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 / E&O (incl. Bodily Injury)	Covers claims that an error caused harm — confirm it covers bodily injury from medical interpreting, which many E&O policies exclude.	CORE
☐ Cyber / Privacy Liability	Covers breaches of patient, legal, and client documents you handle.	CORE
☐ Commercial General Liability	Covers injuries and property damage when interpreters are on site.	CORE
☐ Independent Contractor Insurance Requirements	Not a policy you buy — require contract linguists to carry their own E&O.	PREVALENT
☐ Hired & Non-Owned Auto	Covers interpreters driving to hospitals, courts, and homes in their own cars.	PREVALENT
☐ Employment Practices Liability	Covers claims by staff, including misclassification of contract linguists.	PREVALENT
☐ Workers' Compensation	Required for employees; may be owed to misclassified contractors.	PREVALENT
☐ Media / Intellectual Property Liability	Covers claims over copyrighted source material and translated marketing content.	SITUATIONAL
☐ Abuse & Molestation	Needed when interpreters work with minors or vulnerable adults.	SITUATIONAL
☐ Crime / Social Engineering	Covers payments diverted by fake invoices or vendor instructions.	SITUATIONAL
☐ Business Personal Property	Covers office and remote-interpreting equipment.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits; hospital and government contracts may require it.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by translation and interpreting companies is bodily injury. Many E&O policies cover only financial loss, but an interpreting error in a hospital can lead to injury or death — one misunderstood word left a patient quadriplegic and produced a \$71 million settlement. Federal rules now require health care providers to use qualified interpreters and human review of machine translation, so your work is more likely to be relied on, and blamed. Confirm your E&O covers bodily injury, and require contract linguists to carry their own 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.