CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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URGENT CARE — 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 urgent care centers. Priorities reflect typical exposure; confirm against staffing model and locations.

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**	Covers malpractice claims — confirm entity coverage and each provider's coverage.	CORE
☐	**Cyber Liability**	Covers patient-data breaches, ransomware, and regulatory response.	CORE
☐	**Commercial General Liability**	Covers premises injuries to patients and visitors.	CORE
☐	**Commercial Property & Business Income (incl. Equipment Breakdown)**	Covers the facility, medical equipment, and lost income.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is time-critical diagnoses in APP-staffed centers. Claims over missed heart attacks, strokes, and sepsis are severe, and centers staffed only by NPs or PAs on some shifts need entity and APP coverage that matches. Centers should triage at arrival, keep written ER-transfer criteria, and have radiologists over-read every X-ray.

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.