

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 urology practices and urology ancillaries. Priorities reflect typical exposure for this class; confirm against your actual procedures, settings, and providers.

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
☐ Medical Professional Liability	Covers each urologist for surgery, biopsy, and diagnosis claims.	CORE
☐ Entity / Group Professional Liability	Covers the practice, including results communicated by staff and APPs.	CORE
☐ Cyber / Privacy Liability	Covers patient records and pathology results.	CORE
☐ Business Owner's Policy / Property	Covers office procedure rooms and scopes.	PREVALENT
☐ Workers' Compensation	Covers nurses and techs.	PREVALENT
☐ Ancillary Entity Coverage	Covers lithotripsy partnerships and owned labs or imaging.	PREVALENT
☐ Regulatory / Billing E&O	Covers Stark and payer audits tied to ancillaries.	PREVALENT
☐ Employment Practices Liability	Covers claims from staff.	PREVALENT
☐ Equipment Breakdown	Covers robots, lasers, and lithotripters.	SITUATIONAL
☐ Products Liability	Needed if you dispense compounded or retail products.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by urologists is liability for results passed along by staff and APPs, and for owned ancillaries. A 2024 vasectomy suit centers on a staff member reporting a positive sample as negative, and claims like that land on the practice. Confirm the entity has its own limits, employed staff are covered, and any lithotripsy partnership or owned lab carries separate 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.