CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-WEIGHTLOSS-CHK Rev. 09-2026

WEIGHT-LOSS CLINIC — 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 medical weight-loss clinics and telehealth programs. Priorities reflect typical exposure; confirm against prescribing and dispensing practices.

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 (incl. Telehealth)**	Covers prescribing claims — confirm telehealth and multistate practice are covered.	CORE
☐	**Products Liability**	Covers compounded and dispensed medications and private-label supplements.	CORE
☐	**Regulatory / FDA & FTC Defense**	Covers costs of responding to warning letters and investigations.	PREVALENT
☐	**Medical Director Vicarious Liability**	Confirms the director's policy covers supervised prescribers.	PREVALENT
☐	**Cyber Liability**	Covers patient records and online platforms.	CORE
☐	**Media / Advertising Liability**	Covers claims over marketing statements.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is exposure from compounded GLP-1s and how they're marketed. FDA sent 25 warning letters to telehealth companies in June 2026 over misleading compounded GLP-1 marketing, and compounded copies are allowed only in narrow circumstances. Many malpractice policies exclude or limit product and regulatory claims. Clinics should confirm coverage for compounded products, telehealth across states, and regulatory defense — and never market compounded drugs as FDA-approved or equivalent to brand names.

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.