CHAPTER 6 CHECKLIST

# Insurance: What Each Coverage Is For

- [ ] Collect every insurance clause from your partner contracts
- [ ] General liability bound at the limits your contracts require
- [ ] Workers' compensation in place before your first employee starts, with employer's liability at contract limits
- [ ] Privacy and cyber liability bound, with sub-limits reviewed
- [ ] Umbrella or excess decided, if contracts require higher limits
- [ ] Certificates received from your provider group, pharmacy and platform
- [ ] Additional-insured endorsements issued for every party that requires one
- [ ] Claims-made policies identified, with retroactive dates recorded
- [ ] Renewal dates on your compliance calendar
- [ ] Coverage requirements re-checked with your broker at each renewal

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