

# Acupuncturist Insurance Checklist

Use this checklist to make sure you're protected as you set up and grow your acupuncture practice. Not all policies are required for every practitioner, but this guide highlights the essentials and options based on your business model.

- **Malpractice Insurance (Professional Liability):** Essential for all acupuncturists to protect against patient claims of harm.
- **General Liability Insurance:** Covers accidents in your office, often required by landlords.
- **Property Insurance:** Protects your equipment, supplies, and furniture from theft or damage.
- **Business Interruption Insurance:** Replaces lost income if your practice has to close due to a disaster.
- **Workers' Compensation Insurance:** Legally required if you hire employees, covers workplace injuries.
- **Employment Practices Liability Insurance (EPLI):** Protects against claims of wrongful termination, harassment, or discrimination.
- **Cyber Liability Insurance:** Covers data breaches, hacking, and HIPAA violations related to patient information.
- **Product Liability Insurance:** Important if you sell herbs, supplements, or other products.
- **Renter's or Commercial Property Insurance:** Renter's insurance for leased space, commercial property insurance if you own your clinic.
- **Health Insurance:** Ensures personal coverage for medical needs.
- **Disability Insurance:** Protects your income if you can't practice due to illness or injury.
- **Life Insurance:** Important if you have dependents or outstanding business loans.

■ At a minimum: malpractice, general liability, property, and health insurance. Add others as your business grows.