



FLORIDA HEALTHCARE PRACTICE RESOURCE

Florida Medical Practice Insurance Quote Checklist

Use this checklist to organize a Florida medical, dental, oral surgery, urgent care, imaging, therapy, or specialty practice quote with current policies, providers, services, equipment, property, cyber, employees, leases, contracts, and loss runs.

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PDF checklist companion

Sources and references linked



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QUICK SUMMARY

Medical Practice Quote Checklist: the short version

A strong Florida medical or dental practice insurance quote starts with the current policies, loss runs, business entities, locations, specialties and services, provider roster, employee and payroll details, property and equipment values, cyber controls, leases and contracts, claims-made dates, and planned changes. Start with what you have; our office will tell you which missing details matter next.

Use this checklist to organize practice insurance information. We will confirm the applications, schedules, and policy details needed for your specific operation.

BEST FIT

Single-provider and small-group medical practices

Start with the practice basics, current policies, providers, services, equipment, employees, cyber systems, and lease requirements.

Dental and oral surgery practices

Keep the dental path intact while adding oral surgery, anesthesia, sedation, imaging, equipment, and facility details where they apply.

Urgent care, imaging, diagnostic, therapy, behavioral health, and specialty groups

Show the actual services and locations instead of forcing every outpatient business into the same generic medical-office application.

Multi-location practices adding equipment, providers, locations, or complex build-outs

Update schedules and values before the expansion becomes a surprise during underwriting or after a claim.

RED FLAGS

! A provider, service, anesthesia arrangement, location, or business entity is missing from the professional liability application.

! High-value equipment and tenant improvements are folded into an old contents estimate with no current schedule.

! The renewal compares premiums without lining up claims-made dates, property values, business income, cyber coverage, deductibles, and contract requirements.

! The quote packet contains patient records or protected health information that the insurance review does not need.

! A new location, surgery service, imaging unit, complex build-out, acquisition, or major claim is disclosed after the quote process is already underway.

CHECKLIST 1

Practice identity, current policies, and renewal timeline

Start with the records that identify the insured businesses, locations, current coverage, and the date the practice needs a decision.

Entities, ownership, and locations

List every legal entity, DBA, owner, location, building owner, related management company, acquisition, planned location, and separate entity that needs to be named or reviewed.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Current policies and renewal offer

Gather professional liability, BOP or property, general liability, cyber, workers compensation, EPLI, auto, crime, umbrella, and any separate equipment or building policies.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Loss runs and claim story

Collect current professional, general liability, property, cyber, workers compensation, auto, and umbrella loss runs, then add a short update on open claims and corrective action.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Renewal and contract deadlines

Record policy expirations, renewal proposal dates, lease or lender deadlines, credentialing dates, contract renewals, certificate requests, and the people responsible for answering and approving.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Providers, specialties, procedures, and claims-made details

Describe what the practice does, who does it, and how the professional coverage follows the providers and entities.

Provider roster

List physicians, dentists, oral surgeons, advanced practice providers, therapists, hygienists, technicians, and other licensed professionals with specialty, status, locations, and services.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Services and procedures

Describe routine and higher-risk services, surgery, anesthesia, sedation, injections, imaging, lab, urgent care, telehealth, mobile care, aesthetics, and any work performed away from the office.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Professional liability continuity

Organize current limits, claims-made or occurrence status, retroactive dates, prior-acts needs, tail or extended-reporting questions, separate provider policies, and contract requirements.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Oral surgery and ASC distinction

Identify whether the business is a dental or oral surgery practice or separately owns or operates a licensed ambulatory surgery center. If both exist, show the entities, locations, providers, and policies for each.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Property, build-outs, equipment, and business income

Use current values for the office, complex, equipment, and downtime instead of carrying old numbers forward.

Building and lease details

For each location, include ownership or lease status, square footage, construction, year built, roof, electrical, plumbing, HVAC, sprinklers, alarms, wind protection, flood information, and landlord or lender requirements.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Tenant improvements and complex build-outs

Value cabinetry, walls, flooring, electrical, plumbing, medical gas, shielding, fixed equipment, specialty HVAC, backup power, and other improvements the practice paid for or must insure.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Medical and dental equipment schedule

List imaging, dental chairs, sterilization, surgical, anesthesia, lab, refrigeration, computers, servers, mobile, leased, and other high-value equipment with locations and current replacement values.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Business income and extra expense

Estimate revenue, continuing payroll, temporary-space costs, outsourcing, dependent-provider or location exposure, repair time, equipment replacement time, and how long the practice needs income protection after a covered shutdown.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Cyber, employees, contracts, and next-year changes

Finish with the systems, people, agreements, and planned changes that can move coverage or pricing.

Cyber and patient-data controls

Describe EHR, billing, portals, vendors, remote access, MFA, backups, security training, endpoint protection, incident response, prior events, and technology-dependent income. Do not send patient-level data.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Employees and payroll

Provide employee counts, payroll, job duties, clinical exposures, driving, lifting, bloodborne-pathogen exposure, workplace injuries, hiring controls, and current workers compensation information.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Leases, lenders, and business contracts

Gather lease, lender, equipment, provider, vendor, payer, management, customer, referral, and service agreements with insurance, indemnity, certificate, additional insured, and limit requirements.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Planned changes

Flag new providers, services, anesthesia, locations, equipment, construction, ownership, acquisitions, contracts, technology, vehicles, revenue, payroll, or other changes expected during the next policy term.

☐ Collected ☐ Requested ☐ N/A

Owner: _____

Due: _____

Common questions about medical practice quote checklist

What documents do I need for a medical practice insurance quote?

Start with current policies and renewal terms, loss runs, business entities, locations, provider roster, specialties and services, employee and payroll details, property and equipment schedules, cyber information, leases, contracts, claims-made dates, and planned changes.

How should a practice list high-value medical or dental equipment?

List the description, location, ownership or lease status, current replacement value, specialized installation, service contract, expected replacement time, and whether the equipment travels or depends on special power, cooling, plumbing, shielding, calibration, or medical gas.

Does an oral surgery practice belong on the ASC insurance path?

Not automatically. An oral surgery office stays on the dental and medical practice path unless the business separately owns or operates a licensed ambulatory surgery center. If both exist, organize the entities, locations, providers, procedures, and policies separately.

Can I start a practice insurance quote if some documents are missing?

Yes. Send the operation, location, business, services, providers, and records you already have. Our office will review the packet and tell you which missing details matter for the next step.

Sources used for this medical practice quote checklist

The online checklist links to HHS, OSHA, Florida CFO, and Florida licensing resources that support the privacy, employee, provider, and business questions in this packet.

1. **HHS HIPAA Security Rule**
<https://www.hhs.gov/hipaa/for-professionals/security/index.html>
2. **OSHA bloodborne pathogens standard**
<https://www.osha.gov/laws-regs/regulations/standardnumber/1910/1910.1030>
3. **Florida CFO workers compensation coverage requirements**
<https://www.myfloridacfo.com/division/wc/employer/coverage-requirements>
4. **Florida Board of Medicine**
<https://flboardofmedicine.gov/>
5. **Florida Board of Dentistry**
<https://floridasdentistry.gov/>

ONLINE CHECKLIST AND RELATED RESOURCES

Open the live checklist for links and updates

Open the online checklist for clickable sources, medical and dental practice guidance, and the healthcare document-upload path.

<https://www.greeneinsurance.com/resources/florida-medical-practice-insurance-quote-checklist>

RELATED RESOURCES

1. **Medical and Dental Practice Insurance in Florida**
<https://www.greeneinsurance.com/industries/medical-dental>
2. **Healthcare Business Insurance Hub**
<https://www.greeneinsurance.com/industries/healthcare-business-insurance>

3. **Send Practice Quote Documents**
<https://www.greeneinsurance.com/quote/healthcare?fast=property-upload&source=medical-practice-checklist>

Ready to compare coverage and pricing?

Send the current policies, loss runs, provider and service details, equipment and property schedules, employee information, leases, and contracts you already have.

[Start My Practice Review](#)