

Dentist Professional Liability



TOMORROW. IMAGINE THAT.™

Did you know that the monetary value of malpractice claims against dentists is on the rise? A single lawsuit could cripple you financially and tarnish your reputation and future. At Pharmacists Mutual Insurance Company, we understand the risk involved in dental practice and are committed to providing you with the coverage you need when you need it most. Our professional liability policy is tailored specifically for you, to safeguard the investment you have made in your career.



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Are You Covered?



WHAT IF you were accused of failing to diagnose cancer?



WHAT IF you were accused of failing to prescribe antibiotics for an infection, and the patient required heart valve replacement surgery?



WHAT IF you caused your patient a lingual nerve injury?

WHO WE COVER

GENERAL DENTIST
STUDENT DENTIST
RETIRED DENTIST
LOCUM TENENS
ORTHODONTIST
PEDIATRIC DENTIST
PERIODONTIST
PROSTHODONTIST
ENDODONTIST
NURSE ANESTHETIST
DENTAL HYGIENIST
DENTAL ASSISTANT

LIMITS OF LIABILITY AND WHAT WE COVER:

- **Professional Liability** - Limits of \$500,000 per occurrence and \$1,500,000 aggregate (optional higher limits of coverage available)
- **Sexual Misconduct or Physical Abuse Defense** - \$500,000 or \$1,000,000 each insured
- **Defense Costs** - in addition to coverage limits. Claims will not be settled without your consent, unless otherwise authorized
- **Medical Expenses** - \$5,000 each patient and \$10,000 each insured
- **Administrative Disciplinary Actions (legal expense)** - \$50,000 each insured
- **HIPAA Claim (legal expense)** - \$50,000 each insured
- **Lost Earnings** - for assisting in defense of claim at our request - \$500 per day, \$20,000 maximum

OPTIONAL COVERAGES AVAILABLE:

- **Extended Reporting Period (Claims-Made only)** - Report a claim after coverage is cancelled or non-renewed, or due to the death, disability, or retirement of an insured dentist
- **Medical Waste Defense Expense Reimbursement** - \$25,000 limit
- **Medicare / Medicaid Billing Fraud Defense Expense Reimbursement** - \$25,000 limit
- **Prior Acts** - Converts an existing claims-made policy to an occurrence policy

OTHER FEATURES:

- Claims-Made or Occurrence Policy form available
- Multiple dentists within one practice may be insured together and maintain separate or shared policy limits
- Dental entity may also be included in coverage

Policy terms and conditions control.
Coverage may not be available in all states and territories.