

# TOMORROW. IMAGINE THAT.<sup>™</sup>

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 education.



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*[phmic.com](http://phmic.com)*

## Are You Covered?



**WHAT IF** you caused your patient a lingual nerve injury?



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



**WHAT IF** you were accused of failing to diagnose cancer?

### WHO WE COVER

STUDENT DENTIST

GENERAL 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
- **Medicare / Medicaid Billing Fraud Defense Expense Reimbursement** – \$25,000 limit
- **Prior Acts** – Converts an existing claims-made policy to an occurrence policy
- **Medical Waste Defense Expense Reimbursement** – \$25,000 limit

### OTHER FEATURES:

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

Policy terms and conditions control.

Coverage may not be available in all states and territories.