

Dental Hygienist Professional Liability



**TOMORROW.
IMAGINE THAT.**

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



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Pharmacists Mutual Insurance Company
808 Highway 18 W | PO Box 370
Algona, Iowa 50511
P. 800.247.5930 | F. 515.295.9306
info@phmic.com

phmic.com

Are You Covered?



WHAT IF you failed to detect periodontal disease?



WHAT IF you failed to record observations the dentist should examine which require further action?



WHAT IF you injure your patient during an exam?

WHO WE COVER

- FULL-TIME HYGIENIST
- PART-TIME HYGIENIST
- STUDENT HYGIENIST
- HYGIENIST INSTRUCTOR

LIMITS OF LIABILITY AND WHAT WE COVER

Professional Liability - Includes dental hygienist services such as cleaning, scaling, polishing, and providing oral hygiene instruction. Choose from a Claims-made or Occurrence policy with limits starting at \$100,000 each claim, \$300,000 in the aggregate.

Medical Expenses - \$5,000 each patient and \$10,000 each insured

Administrative Disciplinary Actions (legal expense) - \$25,000 each insured

HIPAA Claims Defense - \$25,000 limit for defense against a HIPAA violation

Sexual Misconduct or Physical Abuse Defense - \$25,000 limit for defense against allegations of abuse while providing dental hygienist services

Loss of Earnings - up to \$500 per day for time away from work at our request

OTHER FEATURES

Consent-to-Settle - We will not settle your claim without your consent

Defense Outside of Limits - Defense expenses are paid in addition to coverage limits and will not reduce the policy limits

Extended Reporting Period - Report a claim after Claims-made coverage is cancelled or non-renewed

Prior Acts - Option to convert an existing Claims-made policy to an Occurrence policy

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