

PROFESSIONAL
PROTECTOR PLAN®
FOR DENTISTS



COMPLETE PROTECTION.

Customized Solutions.



Underwritten by AAIC
Rated "A" XV (Excellent) by A.M. Best



WE ARE

PROMPT, PROFESSIONAL SERVICE

The Professional Protector Plan assures that you receive personal service and prompt attention to your insurance needs. A designated State Administrator is available to service you and your practice by providing dental malpractice and property insurance expertise.

THE COVERAGE CONCEPT

The Professional Protector Plan® for Dentists offers several different coverage options to meet your needs.

1

Complete Protection

The Complete Practice Protection Program for dentists who operate their own offices, the Professional Protector Plan offers a comprehensive package of professional liability, general liability, employment practices liability, property and practice income protection, and employee dishonesty coverage specifically designed for the dental practice.

2

Customized Coverage


The Customized Insurance Program offers a choice of coverages allowing you to customize your insurance policy to meet your individual needs, including:

- Professional Liability Coverage
- Professional & General Liability Coverage
- Professional Liability, General Liability and Property Coverage
- Dental Practice Property & General Liability Coverage
- Dental Practice Property Coverage
- Volunteer Policy - for retired dentists wanting to volunteer their time and services
- Locum Tenens Policy - for current insureds after retirement, covers time as a substitute dentist

3

Temporary Dental Services

Provides additional services and value to current insureds during the time of a catastrophic claim. PPP's specialized team works to retain the dentist's patients and minimize both loss of business income and extra expense exposure. The team quickly assists the insured by locating a building as a temporary facility and securing a lease agreement. The program sets a time-frame of approximately 30 days to outfit the building modifications and install temporary equipment to resume day to day operations.



Contact your State Administrator to discuss which coverage option is most suitable for you.



ELEMENTS *of* VALUE

YOU'RE JOINING A TRIED AND TESTED PROGRAM

The Professional Protector Plan has continuously insured dentists across the nation since 1969, providing a full range of practice insurance nationwide, including the District of Columbia, the Virgin Islands, and Puerto Rico.

YOU'RE BACKED BY ONE OF THE MOST STABLE INSURERS

The Professional Protector Plan is continuously re-examined and endorsed by many states and component dental societies as the best available coverage for their members.

YOU'RE GETTING WHAT YOU NEED, IN A SINGLE PROGRAM

The Professional Protector Plan is an integrated package of insurance, responsive to the needs of dentists to help reduce dangerous coverage gaps and expensive coverage overlaps. It has been continuously enhanced since it was first drafted in 1969.

YOU GET RESPONSIVE, KNOWLEDGABLE SERVICE

The Professional Protector Plan is available through select State Administrators in your state, chosen for their experience and for their commitment to your practice.



LIABILITY PROTECTION

PROFESSIONAL LIABILITY

COVERAGE

Professional liability covers you on either a claims-made or occurrence basis for damages arising from:

- Treatment you provide or should have provided your patients.
- Treatment your employees, or anyone for whom you are legally responsible, provides or should have provided your patients.

Defense costs, including attorney's fees, do not reduce the dollar amount you have selected to cover settlements or judgements.

You have the right to approve settlements. No claim against you can be settled without your consent.

First aid coverage pays for medical expenses when someone is accidentally hurt during treatment, regardless of who may be at fault.

Contractual liability coverage insures you when you assume liability, as you often must in hold-harmless agreements, when you do business with HMOs, PPOs, IPAs or other similar organizations.

CLAIMS-MADE COVERAGE

\$1,000,000 each claim, \$3,000,000 aggregate up to \$5,000,000 each claim. \$8,000,000 aggregate for claims-made.

OCCURRENCE COVERAGE

\$1,000,000 each claim, \$3,000,000 aggregate up to \$2,000,000 each claim. \$6,000,000 aggregate for Occurrence.

Paid in addition to coverage limits.

No additional charge.

\$10,000 per-person coverage.

Included up to your professional liability limits.

LIABILITY PROTECTION, *continued*



PROFESSIONAL LIABILITY

COVERAGE

Dental society or hospital committee coverage protects you when you serve as a member of a formal accreditation, standards review or other professional board or committee

Included up to your professional liability limits.

Locum tenens coverage provides professional liability insurance, within your limits, when a dentist substitutes for you.

No additional charge.

Professional corporation or professional association coverage protects your professional corporation or professional association in the event of a professional liability claim.

Included within your professional liability limits: separate limits may be purchased by eligible insureds.

Defendant's reimbursement helps defray your expenses and lost time when you attend a trial involving a lawsuit against you.

\$500 a day, \$5,000 per suit.

Disciplinary and licensure coverage pays the fees, costs and expenses to defend you in actions prompted by an otherwise covered injury or damage.

Included up to your professional liability limits.

Employment practices liability defense coverage pays for attorney fees and court costs when an allegation of sexual harassment, discrimination or wrongful termination is made against you by an employee.

\$25,000 each claim,
\$25,000 aggregate.

Optional employment practices liability defense & indemnity endorsement provides a combined limit for defense and indemnity.

Limits up to \$1,000,000 available.



COMPETITIVE RATES

- New Dentist
- Part-time
- Public Service
- PPP Risk Management
- Disability Leave of Absence
- Military Leave of Absence

GENERAL LIABILITY

COVERAGE

General liability insures you if you are liable when someone is hurt, or if you are liable for the loss or damage of property on or off your premises.

\$1,000,000 up to \$5,000,000 for each injury or loss equal to your professional liability limits.

Water and fire legal covers you against claims from your landlord for fire and water damage to space occupied by you and caused by you or your employees for whom you are responsible.

\$500,000 included. Additional limits up to \$1,000,000 may be purchased.

Personal injury coverage specifically covers you in the event of claims involving malicious prosecution, false arrest, detention, imprisonment, wrongful entry or eviction or other invasion of the right of privacy, assault, battery, mental anguish, mental shock or advertising offenses such as violation of copyright.

Included up to your general liability limits.

Non-owned or hired automobile liability covers claims when your employees use their cars on your business, such as an accident while on an errand or a trip to the bank.

\$1,000,000 for each injury or loss.

Medical payments covers against claims for reasonable medical expenses necessitated by accidents on your premises, regardless of who may be at fault.

\$10,000 per person,
\$10,000 per accident.

Medical waste defense coverage reimburses you for defense if you are sued for improperly disposing of medical waste.

\$50,000 annual aggregate.

Optional ERISA fiduciary / employee benefits liability.

Limits up to \$1,000,000 available.

PRACTICE PROPERTY PROTECTION



PRACTICE INCOME

Valued practice income provides the daily income you select, for the number of days you select, in advance due to covered damage to your property.

Actual loss sustained income coverage pays additional benefits if your documented loss exceeds the selected valued daily limit described above. Coverage will be provided up to 12 months from the date of loss.

Extended practice income will provide a supplement to your practice income for a period up to one year. Following a loss and subsequent repair and reopening of your practice, your income may not be equal to what it was for a representative period prior to your loss. Extended practice income will supplement your income to bring it up to the level it would have been, had no loss occurred.

Off premises power or water interruption provides for loss of income due to utility failure caused by any of the perils we cover.

Extra expense provides coverage for expenses incurred in resuming your practice as quickly as possible following a loss, including unusually high 'urgent' expenses such as air freighting charges for new equipment. Coverage will be provided up to 12 months from the date of loss.

COVERAGE

Automatically pays the amount you select after a 24-hour waiting period.

Actual loss you sustain which exceeds the valued daily limit after a 24-hour waiting period.

Actual loss you sustain after 24-hour waiting period.

Actual loss you sustain after a 24-hour waiting period.

Actual loss you sustain up to 12 months from the date of loss.



ADDITIONAL COVERAGE

Employee dishonesty covers you for your loss arising out of dishonest acts by your employees. Limited coverage is also provided for dishonest partners.

Dentist's electronic equipment coverage provides protection for your computer hardware and software, phone system, x-ray and other electronic equipment from direct physical loss including electrical disturbance.

COVERAGE

Includes \$25,000 money and securities and \$25,000 for welfare and pension plan.

\$50,000 blanket limit; additional coverage may be purchased.



Program Options

- Rents
- Building Coverage
- Fine Arts Schedule
- PPP Gold - Property Enhancement Endorsement
- PPP Platinum - Property Enhancement Endorsement
- HVAC Equipment Breakdown
- Trip Transit
- Cyber Liability Coverage
- Temporary Dental Services



The Professional Protector Plan's blanket limit provides more effective coverage. Conventional property coverage offers you individual limits for each type of property insured. If you have a loss in any single category that exceeds the limits for that category, the limit is the sole and exclusive amount reimbursed to you.

The Professional Protector Plan blanket limit gives you much more flexibility, providing you with a combined limit of insurance on certain property coverages.

BLANKET PRACTICE PROPERTY

COVERAGE

Operatory, office equipment and contents protection pays you to repair or replace destroyed or damaged property due to a covered cause of loss on a 'new for old' basis without deduction for depreciation. If not repaired or replaced, actual cash value will be paid for losses greater than \$10,000.

Included in the
blanket limit you select.

Operatory records, patients' charts and x-rays protection pays the cost of replacing office or professional forms, tapes or disks which are damaged, destroyed or stolen due to a covered cause of loss.

Included in the
blanket limit you select.

Valuable papers protection pays the cost of research including patient re-examinations and reproduction of office or professional forms, tapes or disks which are damaged, destroyed or stolen due to a covered cause of loss. The cost to research valuable papers is in addition to the blanket limit.

Included in the
blanket limit you select.

Accounts receivable coverage reimburses you for uncollectable receivables resulting from damage to, or destruction of, records in an insured loss.

Included in the
blanket limit you select.

Glass coverage pays the cost of damage due to a covered cause of loss for all glass other than art windows.

Included in the
blanket limit you select.

We've added a special group of covered related expenses to the blanket limit you select that pay in addition to the blanket limit.

Earthquake	\$50,000*
Flood	\$50,000*
Fine Arts	\$30,000
Personal Effects & Property of Others	\$50,000
Lawn, Trees and Shrubs	\$5,000 per plant up to \$10,000
Fire Department Service Charge	\$25,000
Fire Extinguisher Recharge	\$15,000
Fungi, Wet Rot, Dry Rot & Microbe	\$25,000
Signs	\$10,000 per location
Debris Removal	25% of paid loss
Sewer Back-Up	\$25,000
Pollution Clean-Up on Your Premises	\$25,000
Money Order & Counterfeit Paper	\$10,000
Forgery & Alteration	\$25,000
Temporary Relocation Coverage	\$50,000
Claim Data Expense Coverage	\$5,000
Ordinance and Law Tenants	\$100,000
Spoilage	\$5,000



The following items are included within the blanket limit subject to a specific amount:

Money & Securities	\$20,000 inside & \$15,000 outside
Property Off Premises / In Transit	\$30,000
Building Newly Acquired	\$1,000,000 for 180 days
Building Personal Property Acquired	\$500,000 for 180 days
Theft of Gold, Jewelry	\$25,000

*Higher Limits available subject to underwriting & approval.

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CONTACT US

To obtain a no obligation coverage review,
contact your PPP State Administrator.

Professional Services Plans



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Underwritten by AAIC
Rated "A" XV (Excellent) by A.M. Best