



PROFESSIONAL  
PROTECTOR PLAN®  
FOR DENTISTS



## PPP Coverage Close-up Vicarious Liability

In the dental office, the actions of others not only reflect on you, they impact you! You can have a suit with your name on it and not even be in the office when the incident occurred! The PPP's professional liability policy protects dentists from this exposure with vicarious liability coverage. Vicarious liability is defined as any actual or alleged act, error or omission, in the supplying of or failure to supply professional services by anyone for whom you are legally liable.

That includes:

- Front office staff
- Dental Assistants
- Dental Hygienists
- Employee Dentists
- Independent Contractor (IC) Employees

Please keep in mind that the coverage only applies while they are treating patients on your behalf.

An added benefit of the PPP's vicarious liability coverage is that it applies to employee and IC dentists whether or not they are insured with the PPP. You may not find this to be the case with other carriers.

Due to this added risk, dentists who are not insured with the PPP need to carry the same limits you have. This is to prevent all of the burden falling on you from the actions of another! Wouldn't you want a dentist in your practice to have the same limits? Shouldn't they be prepared to take on the same responsibility you are for their own actions?

The ideal scenario for your practice is to have dentists who are working for you covered on your policy or insured with a PPP policy of their own. Having policies with the same carrier provides cost savings for you and gives you confidence that your carrier will respond appropriately should any incidents arise involving another dentist in your practice.

Vicarious liability is a critical coverage to have with enormous benefits for you! Please contact us if you'd like to learn more!

### Your local PPP Agent:

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