

## Dentist's Program



*Choose an  
insurance  
program with  
coverage  
that makes  
you smile.*



## Dentist's Program

Your dental practice is your livelihood, so you recognize the importance of carefully analyzing your risks before you commit to insurance protection. The Cincinnati Insurance Company and your local independent insurance agent help protect you from financial loss, while you concentrate on operating your business and taking care of your patients.

## Features that keep you smiling

Cincinnati's Dentist's Program goes well beyond where ordinary insurance policies end. Our flexible policies grow as your practice grows, offering coverage options that give you more protection and more value for your money.

**Professional liability** on an occurrence basis covers work you performed during the policy period, no matter how much time passes before a claim is made.

**Business liability** defends and pays general liability claims against you up to \$1 million for each occurrence, subject to a general aggregate.\* If one of your patients falls or if employees use their own cars on your behalf, your policy safeguards your business assets.

**Building and business personal property** pays you for specific loss to your property, including items unique to your profession:

- patient x-rays and records
- valuable metals
- personal property sent off premises and much more

## Professional protection when you need it

If you want one of the most complete professional liability programs on the market, you've come to the right place. Cincinnati covers you on an **occurrence** basis versus **claims-made** coverage.

What's the big difference? Occurrence coverage protects you against claims arising out of work you perform during the term of your policy – regardless of when the claim is made.

If you are transitioning from a claims-made policy, Cincinnati can provide prior acts coverage to give you continuous protection.

## Your superior professional liability coverage doesn't stop there

At Cincinnati, we understand that your reputation and business are vitally important to you. That's why we:

- settle claims only with your consent (except Florida)

- extend coverage to include your corporation or partnership members against the acts or omissions of others
- extend coverage to include employed and independent contractor hygienists or dental assistants, with separate limits, at no additional cost
- offer optional coverage for your temporary substitute dentists
- give you an option to cover dentists taking State Dental Board Exams
- provide up to \$25,000 of legal fees when you appear before a state regulatory board
- reimburse you up to \$50,000 of legal fees used to defend you in a civil suit alleging the improper disposal of medical waste (except New York)
- pay you up to \$500 per day for loss of earnings if you testify or appear in court, in defense of a covered claim, at our request
- offer optional coverage for your administration of botulinum toxin or dermal fillers

That's not all. Our property coverage gives you even more to smile about.

## Safeguard your office and your specialized equipment

Your office building, specialized equipment and improvements you've made are probably your business's most valuable physical assets. With our package policy, you'll receive coverage for:

- improvements to leased office space you occupy that are made at your expense and for which you cannot legally remove
- completed additions
- building glass
- outdoor fixtures such as light poles and mailboxes
- permanently installed machinery, equipment, signs and floor coverings.

You get this coverage, plus coverage for property important to your business.

## You can count on us to grow with you

Over time, your insurance needs change as your practice changes.

The Cincinnati Insurance Company and your agent work for you and can increase many special coverages that are automatically included in your policy:

- theft of gold and silver used in your practice up to \$3,000
- theft of money inside your office or office safe up to \$15,000\*
- money lost on the way to the bank or stolen from the night depository up to \$5,000\*
- employee dishonesty for thefts up to \$25,000\*
- accounts receivable up to \$100,000\*
- full business personal property and business income actual loss sustained for losses from water backup of sewers, drains, septic systems or sump pumps\*\*
- your business personal property against damage caused by earthquakes and floods\*\*
- property in transit or off premises up to \$25,000\*
- valuable papers, including x-rays on premises up to \$100,000 or away from your office up to \$25,000\*
- computer equipment and software up to \$25,000\*
- building coverage extended up to \$25,000 for clean up after water backup of sewers, drains, septic systems or sump pumps\*\*

\* You can customize your policy with higher coverage amounts.

\*\* Available in most states.



- valued daily loss of income up to \$500 per day (up to 30 days), including excess over the valued daily loss for actual documented loss sustained (up to 12 consecutive months)
- loss of business income due to a partial or complete suspension of off-premises communication, power and water supply services after the first 24 hours when the suspension is caused by a covered cause of loss (overhead transmission and distribution lines are excluded)

### Additional coverage for unexpected expenses

Not all property coverage is the same. With Cincinnati's Dentist's Program you get exceptional value for your money. If there is a covered loss to your property, beyond simply repairing or replacing your damaged property, your policy covers additional expenses:

- to remove leftover debris, you have up to \$25,000 of coverage
- to replace or remove damaged trees or shrubs, up to \$10,000, with a maximum of \$1,000 per tree or shrub
- to repair or replace special signs, up to \$10,000
- to pay for fire department service charges, up to \$25,000 (not available in Arizona)

### Unique, customized options

Sudden and accidental breakdown of your medical, mechanical and electrical equipment can result in extensive repairs, bringing your business to a grinding halt. You can add our *Equipment Breakdown Coverage* to protect your covered equipment by paying for repairs caused by a covered cause of loss.

The *Blanket Basket Endorsement* provides up to \$150,000 blanket limit above base limits for your accounts receivable, electronic data processing property, debris removal, valuable papers and damage to an owned building caused by water backup of sewers, drains, septic systems or sump pumps (where available).

The *Dentist's Package Policy Coverage Endorsement with Utility Services Enhancement* provides a \$2,500 sublimit for covered direct and time element loss, compensating you when damage to overhead transmission and distribution lines (OTDL) causes utility services interruption. Time element OTDL coverage is subject to a 24-hour waiting period. Increased OTDL sublimits are available.

### Round out your financial protection

Our *professional umbrella liability coverage* gives you additional layers of coverage to safeguard you and your business against catastrophic loss and to protect your financial well being.

*Employment practices liability coverage*\*\* offers affordable protection from suits brought against you by employees because of your employment practices.

*Business Liability Broadened Endorsement*\*\* for dentists expands liability coverage for newly acquired organizations and adds employee benefits liability and limited automatic additional insured status for specified relationships. You receive all this and more with one convenient endorsement for one consolidated premium charge.

Your established practice may qualify for convenient *equipment leasing and financing* through CFC Investment Company.

*Life and disability income insurance* may provide income replacement and retirement planning opportunities:

- fund your business continuation plan in the event of the death of your partner, protecting your family and ensuring your estate's liquidity
- fund a nonqualified retirement plan

### The right coverage from the right people

The Cincinnati Insurance Company commitment to you is simple:

- We deliver service from people who know you, your business and your community – your local independent insurance agent and, in most cases, a local claims representative.
- For many coverages, we provide convenient, multi-year terms, which are available in most states.

When it comes to something as important as your business – your livelihood – you can count on your agent and The Cincinnati Insurance Company to be there, giving you the peace of mind you deserve and making you smile.

\* You can customize your policy with higher coverage amounts.

\*\* Available in most states.



This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. [www.cinfin.com](http://www.cinfin.com)



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