

Policy Highlights

Dental Professional Liability

1. **Rated “A” Excellent, Financial size category VIII** by A.M. Best.
2. **Claims-Made** coverage with an automatic 30-day extension for reporting claims.
3. **Occurrence** coverage is available.
4. **FREE Tail Coverage** for death or disability or retirement at age 55 after 5 years of continuous coverage with PSIC.
5. **Prior Acts** coverage may be available.
6. **Consent to Settle provision** guarantees that no case ever settled without doctor’s approval.
7. **FREE Claims Advice Hotline.** Dentists can call confidentially to discuss a troubling incident and a file will not be opened if a claim isn’t filed.
8. **Defense lawyers are medical malpractice specialists** with vast trial experience and a winning claims track record.
9. **Defense costs are paid in addition to the limit of liability.**
10. **Government Proceedings Defense Costs pays up to \$25,000**
 - State disciplinary proceedings
 - Federal professional review organization sanctions
 - Wrongful billing and related proceedings
11. **Defendant’s reimbursement** pays up to \$500 Per Day (\$5,000 per incident).
12. **First Aid reimbursement** pays \$5,000.
13. **Credits** available for: • Claims-free history • Part-time hours • New graduates
14. **No additional premium charge for Ancillary employees** (Dental Technicians, Dental Assistants, Dental Hygienists)
15. **Locums Tenens available** -- 45 days per policy period.
16. **Shared Limits of Liability** for solo practitioner corporations at no additional cost
17. **Separate Limits Corporation** coverage for single/multiple practitioner corporations available (additional premium charge)
18. **Product Liability** (optional) – provides coverage for legal defense expenses, should the insured be named in a legal action for the distributing or disposing of pre-packaged dental products. \$50,000 per incident/\$100,000 aggregate
19. **Dental Candidate** limited coverage at a reduced premium for Dental Students requesting coverage specifically for State or Regional Board Examinations
20. **Dental School Graduate with Limited Permit/ Temporary License or Extended Limited Permit** limited coverage at a reduced premium for qualifying graduates.