



WALLACESPECIALTY
INSURANCE GROUP

A Dentist's Guide to Insurance

Our philosophy about insurance is simple.

Transfer the financial risk that you don't wish to shoulder to an insurance company for a price that's a small fraction of a potential loss.

Use your insurance dollars wisely without assuming unnecessary risk.

At Wallace Specialty Insurance Group, we'll help you protect your practice and your reputation by designing a cost effective insurance program that will reduce the gaps that can exist when you buy from multiple sources.

We work exclusively with dentists & dental practices. We're here to help!

insurance4dds.com

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972.663.5190

Are you covered?

Associates in Practice

- Professional Liability** Covers you for allegations of treatment errors resulting in an injury of a patient.
- Disability Income** A policy to protect your greatest asset—your ability to earn money as a dentist.
- Home/Auto** Adequate limits are extremely important.
- Life** An effective tool in estate planning and providing support for your dependents.
- Personal Umbrella** A secondary layer or excess limit of liability that will address catastrophic liability claims.

Every dentist needs one!

- Flood/Earthquake** Losses not covered on a standard homeowners policy—available on separate policies.
- Individual/Family Health**

Practice Owners

- Entity Professional Liability** Protection for the entity with regard to the actions of associate dentists.
- Business Owners Policy** Covers loss to owned business property on premises & third party public liability.
- Commercial Auto** Covers a vehicle registered in the name of the practice.
- Workers' Compensation** Covers work related injury &/or disease suffered by an employee of the practice.
- Employment Practices Liability** Covers claims of discrimination, sexual harassment, & wrongful termination.
- Data Breach & Cyber Liability** Covers your responsibility to your patients for loss of their data.
- Flood/Earthquake** Losses not covered on an office policy—available on separate policies.
- Group Health** Benefits employees & owners by offering broader options for coverage.
- Group & Voluntary Employee Benefits** Includes Short Term Disability, Accident, Cancer, etc.
- Business Overhead Expense Disability** Policy to keep your doors open if you are too sick or too hurt to work.
- Business Loan Protector** Pays both the principal balance and interest portion of a loan if you become too sick

or too hurt to work.

- 401K/Pension Plan Bond**

Group Practice

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| <input type="checkbox"/> Group Professional Liability | <input type="checkbox"/> Data Breach & Cyber Liability |
| <input type="checkbox"/> Business Owners Policy | <input type="checkbox"/> Flood/Earthquake |
| <input type="checkbox"/> Workers' Compensation | <input type="checkbox"/> Group Health |
| <input type="checkbox"/> Employment Practices Liability | <input type="checkbox"/> Group & Volunteer Employee Benefits |
| <input type="checkbox"/> Commercial Umbrella | <input type="checkbox"/> Commercial Auto |