

Insurance For Every Stage of Your Dental Career

Personal and Business Plans

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Our philosophy about insurance is simple.

Transfer the financial risk that you don't wish to shoulder alone 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.





The best insurance program is comprehensive, supports your financial goals and protects the wealth and assets that you create.

An experienced insurance agent, one who understands dentistry and the risks you face, can help you build an insurance program that will ensure that you meet your long term goals.

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Learn More ▶

Are you covered?

Get a Plan Tailored to Your Needs

Click on the coverage name to learn more

Associates in Practice

- Professional Liability/Malpractice:** Defense and Indemnity for allegations of treatments errors leading to the 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:** Provides support for your family/dependents if you die. An effective tool in estate planning and providing support for your dependents.
- Personal Umbrella:** An excess layer of liability coverage to address catastrophic claims. Every dentist needs one!
- Flood/Earthquake:** Losses not covered on a standard homeowners policy—available on separate policies.
- Individual/Family Health:** There are options available outside of healthcare.gov.

Practice Owners

- Entity Professional Liability:** Protection for the entity with regard to the actions of associate dentists.
- Business Owners Policy:** A very broad policy providing property, general liability and other misc. coverage to the practice.
- 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 employee claims of discrimination, wrongful termination and sexual harassment.
- Data Breach & Cyber Liability:** Covers expenses, fines and damages related to a hacking event that has put private patient information at risk.
- 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 options like Short Term Disability, Accident, Cancer, etc.
- Business Overhead Expense Disability:** Disability coverage that will pay office expenses (rent, office salaries, utilities, interest on business loans, cost of replacement dentist, etc.) if you're temporarily disabled.
- Business Loan Protection:** Disability policy that will make your full monthly business loan payment if your disabled.
- Commercial Umbrella:** An excess layer of liability coverage riding above general liability, commercial auto and employers liability to address catastrophic claims.

Group Practice

- | | |
|--|---|
| <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 |



Professional Liability

Covers you with regard to allegations of treatment errors that lead to the injury of a patient. A good policy will also provide coverage for State Board Complaints. Available in both Claims Made and Occurrence forms. It is very important to understand the type that you purchase.

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Disability Income

A policy that protects your greatest asset – your ability to earn money as a dentist. It will replace your lost personal income if you become temporarily or permanently disabled and unable to practice. Statistically, you are ten (10) times more likely to suffer a disability sometime during your career than to die prematurely.

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Employment Practices Liability

Covers employee claims of discrimination, wrongful termination and sexual harassment. Unless you've been hiding under a rock, it's obvious how important this coverage can be.



Business Owners Policy

A very broad policy providing property, general liability and a host of additional and optional coverages to protect your practice.

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Includes

Property: Insures your office property (equipment, furniture, supplies, leasehold improvements, build out, building) against the perils of Fire, Theft, Windstorm, Water, Vandalism, etc.

General Liability: Insures the practice with regard to allegations of property damage or bodily injury to a third party

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Options

Some are automatically included at a small coverage limit that can be increased and others are available to be added at a chosen coverage limit. Following are some of the more common options:

Off Premises Property: Coverage for property temporarily away from office.

Business Income: Income lost due to down time resulting from a covered claim.

Plate Window Glass: Covers broken windows even when you don't own building.

Utilities Service Interruption: lost income due to loss of utility service.

Power Surge: Covers loss to equipment due to an artificially generated surge.

Back Up of Sewers & Drains: Water backing up due to drainage problem.

Employee Dishonesty: Employee theft and Embezzlement

Fine Arts Coverage: Agreed limit coverage for fine art on premises.

Employee Benefits Liability: Protection with regard to your responsibility in managing employee benefit programs

Employment Practices Liability: Covers employee claims of discrimination, wrongful termination and sexual harassment

Data Breach & Cyber Liability: Covers expenses, fines and damages related to a hacking event that has put private patient information at risk.



Worker's Compensation Coverage

Covers work related injury and/or disease suffered by an employee of the practice (lost wages and medical expenses). In most states this is mandatory coverage. Texas is an exception to this. Still, in the few states WC is not mandatory, if you don't carry WC, you give up your common law defenses and therefore become immediately responsible for all expenses regarding the injury or illness. If you carry worker's comp, an injured employee cannot sue you.



Business Overhead Expense

A policy that will pay the ongoing expenses of your practice if you become temporarily or permanently disabled and unable to practice. This coverage is often overlooked and is extremely important if you own your own practice.



Data Breach Coverage

Covers expenses, fines and damages related to a hacking event that has put private patient information at risk. This coverage can usually be added to the business owners policy at lower limits of coverage. Broader coverage with higher limits of liability is available as a stand-alone policy. Any practice serious about being protected against the expenses of a data breach needs to consider stand-alone coverage.



Business Auto Coverage

Coverage for vehicles titled in the name of the practice and used for practice business. Practices that do not own vehicles still have a commercial auto exposure anytime an employee of the practice including the owners, use their personal autos on practice business or if business travel requires the rental of a car. We refer to this as Non-Owned and Hired Car coverage and the coverage is generally picked up as an option on the Business Owners Policy.



Health Insurance

The Affordable Care Act has changed the face of insurance for our country. Policies are available for groups at any time during the year. Individual/Family policies are available for a January 1 start date and other dates under qualifying circumstance. There are many different options to consider before deciding on a policy to protect you, your family and/or employees.



Life Insurance

Life insurance is a very effective tool in estate planning and structuring buy/sell agreements for practice perpetuation. It, along with disability income insurance is often required as a prerequisite in qualifying for a practice loan. It's important to analyze your specific needs before choosing a policy.



Employee Benefits Liability

Covers claims arising from alleged mismanagement of employee benefits programs. Even if your practice is incorporated, claims of this type can be made against you personally as the owner of the practice.



Pension Plan Bond

Whenever you have a qualified pension plan in place, the IRS requires that a bond in the amount of 10% of the assets of the plan be kept in force.



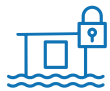
Umbrella Liability

A policy that adds a an excess layer of liability coverage that will address catastrophic liability claims that exhaust the limits of the underlying general, auto or employer's liability policies. Umbrella policies are usually sold in increments of \$1,000,000.



Inland Marine/Floater

A specialized policy for a specialized piece of equipment of high value or subject to unusual risk exposures. For example, ICAT or Cone Beam scanners can be insured on this type of policy. This is also a good policy form for expensive equipment that you might move between the office and home or hospital. This is very flexible coverage.



Flood Insurance

Damage due to a flood is not coverage by an office policy. The only way to secure flood coverage is to buy a specific flood insurance policy. Flood insurance is backed by the federal government and available based on area flood maps. Your city engineer should be able to tell you if your practice is in a known flood plain.



With 30 years of experience in the insurance industry, we have the ability to tailor a comprehensive insurance program for your specific needs. We offer our dentist clients the convenience of a single source insurance plan tailored specifically to their practice, that coordinates policies from different insurance companies to seamlessly protect your practice without any overlap or excess.

A wealth of malpractice, disability & office claims experience and advice.

One stop shopping for all of your insurance needs.

Personalized insurance programs for your specialty.

Access to risk management service and advice.

An Account Manager dedicated to you and your practice.

A friendly voice over the phone when you need it.

The convenience of online forms & requests.

Electronic & hard copy document handling.

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