

Dentist's Professional Liability

Don't Worry About Your Professional Protection – When You're Insured with The Cincinnati Insurance Company

Consider The Cincinnati Insurance Company Advantages

- Coverage applies on an “**occurrence basis**” – versus “claims-made” coverage.
- Includes coverage for your corporation or partnership, employed and independent contractor hygienists and dental assistants, at no additional charge.
- Provides a separate limit of insurance to each individual insured.
- Requires your consent to settle professional liability claims, except in Florida.
- Applies a recent graduate credit to reduce your premiums if you are a new dentist.
- Makes locum tenens available to cover substitute dentists, at no additional premium charge.
- Automatically includes coverage for Department of Professional Regulation (DPR) defense expenses up to \$25,000. You pay no additional premium charge.
- Covers your loss of income for up to \$500 per day for time off work to attend a DPR hearing.
- Includes your loss of income up to \$500 per day and reasonable expenses you incur, at our request, for your assistance investigating or defending a claim.
- Automatically includes medical waste defense reimbursement, at no additional charge, for up to \$50,000, except in New York.
- Covers first aid expense, at no additional charge, for up to \$5,000.

For more information, locate your local independent insurance agent representing The Cincinnati Insurance Company at www.cinfin.com or call Mike Terrell at 513-870-2361.

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, quotes, policy service or coverage availability in your state, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to one or more 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 coverages and annuities through □ The Cincinnati Life Insurance Company. Not all subsidiaries operate in all states. 6200 South Gilmore Road, Fairfield, Ohio 45014-5141.



www.cinfin.com