



Comprehensive coverage for dental practices.



**Trusted Protection.
Tailored for Dental Practices.**

Lawsuits against your dental practice can cripple your finances and reputation. Add in looming cyber security threats, employment-related issues, fire or water hazards, and weather-related events and it all makes peace of mind hard to find.

Your practice is in trusted hands with PM Dental Protect.

▶ Your Coverage Options

PROFESSIONAL LIABILITY policy is tailored to protect the investment you've made in your career, whether you're a dentist, dental student, or dental hygienist. We understand the risks and will provide a strong defense when you need it most.

- ▶ Protection for your reputation and your business.
- ▶ Support from licensed experts who understand dental professionals' needs.
- ▶ Reimbursement for legal fees incurred out of a disciplinary proceeding or official investigation from a licensing board.
- ▶ Optional coverage for damages resulting from a wrongful act related to sexual misconduct and physical abuse.
- ▶ An enhanced suite of coverages including continuing education, teaching and presentations, professional publications, peer review, expert witness, professional volunteer, and locum tenens.
- ▶ Optional endorsement providing coverage for a medical incident arising from the administration of non-dental Botulinum toxin or dermal filler procedures in the oral and maxillofacial region.

COMMERCIAL/BUSINESSOWNERS POLICY provides protection for the business you've worked hard to build.

- ▶ Commercial Property
- ▶ General Liability
- ▶ Cyber Liability
- ▶ Employee Benefit Liability (EBLI)
- ▶ Employment-Related Practices Liability (EPLI)
- ▶ Sexual Misconduct and Physical Abuse (SAM/SML)



Access to a licensed dentist and other specialty professionals on staff



8-hour or less response time for new claims



One carrier and one point of contact



Risk management programs, including intel reports, free on-demand safety videos, and one-on-one consultations



One Carrier. One Contact. More Coverage.

▶ Choose the Coverage That Fits Your Business

PROTECTION PLUS is smart, bundled coverage for everyday business risks. Includes:

- ▶ Water backup and overflow
- ▶ Valuable papers and records
- ▶ Spoilage and temperature change of perishable stock
- ▶ Permanent outdoor structures
- ▶ Money and securities
- ▶ Employee dishonesty
- ▶ And more!

PROTECTION ELITE expands protection with higher limits and broader coverage. Includes everything in Plus, with enhanced limits and additional protections. Select one package – Plus or Elite. All listed coverages are included. No customization needed.

DENTAL VIEW ENDORSEMENT is specialized protection tailored to dental professionals. Includes increased limits for:

- ▶ Medical waste and radioactive contamination cleanup
- ▶ Forgery
- ▶ Lock and key replacement
- ▶ Franchise requirements
- ▶ Computer and funds transfer fraud
- ▶ Personal effects
- ▶ And more!

OPTIONAL COVERAGE

- ▶ Workers Compensation
- ▶ Commercial Auto
- ▶ Commercial Umbrella

▶ One decision. Complete protection. Built for your practice.

Ask your agent which option is right for you.

Our Strengths



A- EXCELLENT
Credit Rating
by AM Best*



24/7
claims service



115+ YEARS
of experience



**INDUSTRY
PROFESSIONALS**
on staff



Offered in all
50 STATES

CALL ▶ 800.247.5930

VISIT ▶ pmuw.com/dental

FIND AN AGENT ▶



*AM Best Financial Strength rating effective December 2025. For the latest Best's Credit Rating, access ambest.com.com.

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