



We're always in your corner.



When one lawsuit can change everything, be confident you're protected.

A single claim could cripple you financially and tarnish your reputation and career. The PM Dental Protect team understands the unique risks faced by dental professionals and offers the coverage you need, when and where you need it.

Our specialized professional liability insurance is designed to safeguard the investment you've made in your career and practice. Whether you're seeing patients, volunteering, or teaching, your protection follows you.

Why Choose PM Dental Protect?

BROAD COVERAGE

Our liability protection supports a wide range of dental professionals, including:

- General dentists
- Dental specialists
- Student dentists
- Dental groups
- Professional dental faculty
- Dentists providing education outside of academic institutions

CONVENIENCE

We make coverage simple and group practice-friendly:

- Coverage for individual dentists
- Multiple dentists within one practice able to be insured together on one policy
- May include the dental entity
- Comprehensive protection for dentists and the group practice in one place with just one contact

ROBUST RISK MANAGEMENT PROGRAM

Developed by dental experts and professionals, our program includes:

- Complimentary risk intel reports
- On-demand safety education
- One-on-one consultations
- Access to an on-staff licensed dentist



One Carrier. One Contact. Limitless Care.

We provide everything a dentist or practice owner needs to be protected, including property insurance, professional liability coverage, employment-related practices liability insurance, general liability coverage, and so much more!

**Add PM Dental
Protect today.**

Call: 800.247.5930

Visit: phmic.com/dental



▶ Limits of Liability and What We Cover

Professional Liability

Limits from \$500,000 to \$5 million, allowing flexibility for all dental practice models. Claims will not be settled without your consent unless otherwise authorized.

Sexual Misconduct or Physical Abuse Defense

\$500,000 or \$1 million per each insured

Medical Expenses

\$5,000 per patient and \$10,000 aggregate

Administrative Disciplinary Actions (legal expense)

\$100,000 per each insured

HIPAA Claim (legal expense)

\$50,000 per each insured

▶ Optional Coverages Available

Extended Reporting Period (Claims-Made only)

Report a claim after coverage is cancelled or non-renewed, or due to the death, disability, or retirement of an insured dentist.

Medical Waste Defense Expense Reimbursement

\$50,000 limit

Prior Acts

Converts an existing Claims-Made policy to an Occurrence policy



**Add PM Dental
Protect today.**

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808 Highway 18 W, Algona, IA 50511.

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