



We're always in your corner.

As a dental hygienist, your dedication to patient care is paramount. But in today's environment, even the most skilled professionals can face unexpected challenges.

The monetary value of malpractice claims against dental hygienists is on the rise. A single lawsuit could impact your financial well-being and your professional reputation. At PM Dental Protect, we recognize the unique challenges you face. Our specialized professional liability policies are tailored specifically for you, providing comprehensive protection against a wide range of claims. You can focus on what you do best – providing exceptional patient care – with the confidence that PM Dental Protect is there to support you every step of the way.

Why Choose PM Dental Protect?

- **BROAD COVERAGE:** Our liability insurance for dental hygienists covers a wide range of claims, including claims of injury during an exam or failure to diagnose diseases.
- **SPECIALIZED EXPERTISE:** With direct access to a licensed dentist on staff, we can provide immediate, knowledgeable support in the event of a claim.
- **ROBUST RISK MANAGEMENT PROGRAM:** Developed and implemented by dental professionals and experts, these resources include complimentary risk intel reports, on-demand safety education, and access to an on-staff licensed dentist.



**One Carrier.
One Contact.
Limitless Care.**

We have specialized expertise in protecting and defending dental providers. Our customizable products are available to all dental specialty providers and allied dental professionals, including dental hygienists.

Add PM Dental Protect today.

Call: 800.247.5930
Visit: phmic.com/dental



**pm dental
protect**

► **Limits of Liability and What We Cover**

Claims-Made or Occurrence Policy

Limits from \$100,000 per occurrence and \$300,000 aggregate up to \$5 million per occurrence and \$5 million aggregate are available to cover loss from dental treatment and peer review services.

Medical Expenses Coverage

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

Administrative Disciplinary Actions

Defense expense up to \$25,000

HIPAA Defense, Fines, and Penalties Coverage

\$25,000 aggregate limit

Sexual Misconduct or Physical Abuse Coverage

Defense expense up to \$1 million

Consent-to-Settle Coverage

We won't settle without your specific agreement.

Malpractice Legal Coverage

Our defense costs won't come out of your pocket, nor will they reduce the policy limit you choose.

Tail Coverage

Offered for Claims-Made policies

Prior Acts Coverage

Available for moving from a Claims-Made policy to an Occurrence policy



Add PM Dental Protect today.

Call: 800.247.5930

Visit: phmic.com/dental



808 Highway 18 W, Algona, IA 50511.

©2025 Pharmacists Mutual Insurance Company and Chiron Insurance Company. All rights reserved. Coverage may not be available in all states. See policy for full description of coverages.