

DENTIST PROGRAM

Information Sheet

TARGET MARKETS

Year The Cincinnati Insurance Company was founded	1950
Dentist marketplace experience	50+ years
A.M. Best Co. rating*	A+ (Superior)
Optional professional liability coverage includes:	
Coverage form	Occurrence
Prior acts available	Yes
Pure consent: dentist's consent required to settle (except Florida and Maryland)	Yes
Hammer or arbitration clause	No
Coverage limits	Individual
Corporation/partnership included with separate limits	Yes
Hygienists and assistants included with separate limits	Yes
Other options include:	
Option to cover administration of botulinum toxin or dermal fillers	Yes
Professional umbrella	Yes
Employment practices liability insurance (available in most states)	Yes
Package: professional, general liability and property with one insurance company	Yes
Bodily injury exceptions to the pollutant exclusion	Yes
Equipment breakdown, including coverage on dental equipment (optional)	Yes

* Rating is effective as of the edition date of this form, under continuous review and subject to change and/or affirmation. Please visit cinfm.com for the latest financial strength ratings.

**Consider the value
you receive.**



Everything Insurance Should Be®

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, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member 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 insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2016 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.