



The Cincinnati Insurance Companies

Dentist Program

Products and Services to Protect Your Practice



Everything Insurance Should Be®

cinfin.com

Your dental practice is your livelihood – you’ve worked to establish a solid reputation in your community through your careful attention to your clients’ health. Maintain your focus on your clients and your practice by allowing your independent insurance agent and The Cincinnati Insurance Companies to create an insurance plan to help protect all you’ve worked to build.

Selecting the right company

Customize your insurance program with the professional advice of your independent insurance agent who represents Cincinnati. Our insurance program offers:

- Superior claims service provided by Cincinnati professionals who typically live in or near your community
- Loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- High financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfm.com and view the Financial Strength section for our latest ratings
- Three-year package policies with rates that won’t increase during the term; available in most states for many coverages

Features to keep you smiling

CinciPak™ Offices Program for dentists goes beyond standard insurance policies by including earthquake and flood as covered perils for your business personal property and business interruption insurance coverages. No matter the size of your practice, our flexible program offers the coverage options that your dentist office needs.

Professional liability, when purchased, provides coverage on an occurrence basis for professional services you performed during the policy period, no matter how much time passes before a claim is made.

General liability defends and pays covered liability claims against you. If one of your patients falls on your premises, your policy helps safeguard your business assets.

Hired and non-owned auto safeguards your business assets should you need to hire or rent a vehicle or if your employees use personal vehicles in your business.

What’s the difference – occurrence basis versus claims-made?

Cincinnati covers you on an occurrence basis versus claims-made coverage. Why does this matter? Occurrence coverage protects you against claims arising out of professional services you perform during the term of your policy – regardless of when the claim is made. If you are transitioning from a claims-made policy, Cincinnati can provide prior-acts coverage to give you protection without gaps.





Exceptional professional liability coverage you can rely on

At Cincinnati, we understand that your reputation and business are vitally important to your continued success. That's why we:

- settle professional liability claims only with your written consent (except in FL or MD)
- extend coverage to include your corporation or partnership members against the acts or omissions of others
- extend coverage to include employed and independent contractor hygienists or dental assistants with separate limits at no additional cost
- offer optional coverage for your temporary substitute dentists
- give you an option to cover dentists taking State Dental Board exams
- provide up to \$25,000 of legal fees when you appear before a state regulatory board
- reimburse you for up to \$50,000 of legal fees used to defend you in a civil suit alleging the improper disposal of medical waste (except in NY)
- pay you up to \$500 per day for loss of earnings if you testify or appear in court, in defense of a covered claim, at our request

Safeguard your office and your specialized equipment

With the CinciPak dental office protection, you'll receive coverage for:

- improvements to leased office space you occupy that are made at your expense and that you cannot legally remove
- completed additions
- building glass
- outdoor fixtures such as light poles and mailboxes
- permanently installed machinery, equipment, signs, awnings and canopies
- floor coverings

Rely on us to provide the coverages you need

Over time, your insurance needs change as your practice changes. Cincinnati and your agent work with you and – for an additional charge – can increase many of the special coverages that are automatically included in your policy:

- business personal property and business income coverage includes losses from water, backup of sewers, septic systems or sump pumps
- theft of gold and silver used in your practice up to \$2,500
- theft of money inside your office or office safe up to \$15,000¹
- money lost on the way to the bank or stolen from the night depository up to \$5,000¹
- employee theft up to \$25,000¹
- accounts receivable on premises up to \$100,000 or away from your office up to \$25,000¹
- your business personal property against damage caused by earthquake and flood²
- property in transit or off premises up to \$25,000¹
- valuable papers, including X-rays, on premises up to \$100,000¹ or away from your office up to \$25,000¹
- computer equipment and software up to \$25,000¹
- building coverage extended up to \$25,000 for cleanup after water backup of sewers, drains, septic systems or sump pumps²
- valued daily loss of income up to \$500 per day¹ (up to 30 days¹) including excess over the valued daily loss for documented actual loss sustained (up to 12 consecutive months)
- loss of business income due to a temporary halt of off-premises communication, power and water supply services (extending overhead transmission and distribution lines) after the first 24 hours when the suspension is caused by direct physical loss to those services by a covered cause of loss

¹ Your agent can customize your policy with higher coverage amounts.

² Available in most states.

Additional coverage for unexpected expenses

With the CinciPak dental office coverage, you get exceptional value for your money. If there is a covered loss to your property, beyond simply repairing or replacing your damaged property, your policy covers additional expenses:

- to remove leftover debris after a covered loss, you have up to \$25,000 of coverage
- to replace or remove damaged trees or shrubs, up to \$10,000, with a maximum of \$1,000 per tree or shrub
- to repair or replace signs, up to \$10,000
- to pay for fire department service charges, up to \$25,000 (except in AZ)

Unique, customized options

Sudden and accidental breakdown of your medical, mechanical and electrical equipment can result in extensive repairs, bringing your business to a grinding halt. You can purchase equipment breakdown coverage to insure your equipment.

CinciPak Medical/Dental Office Property XC+ Endorsement provides a valuable bundle of coverages for less cost than purchasing each separately. This endorsement:

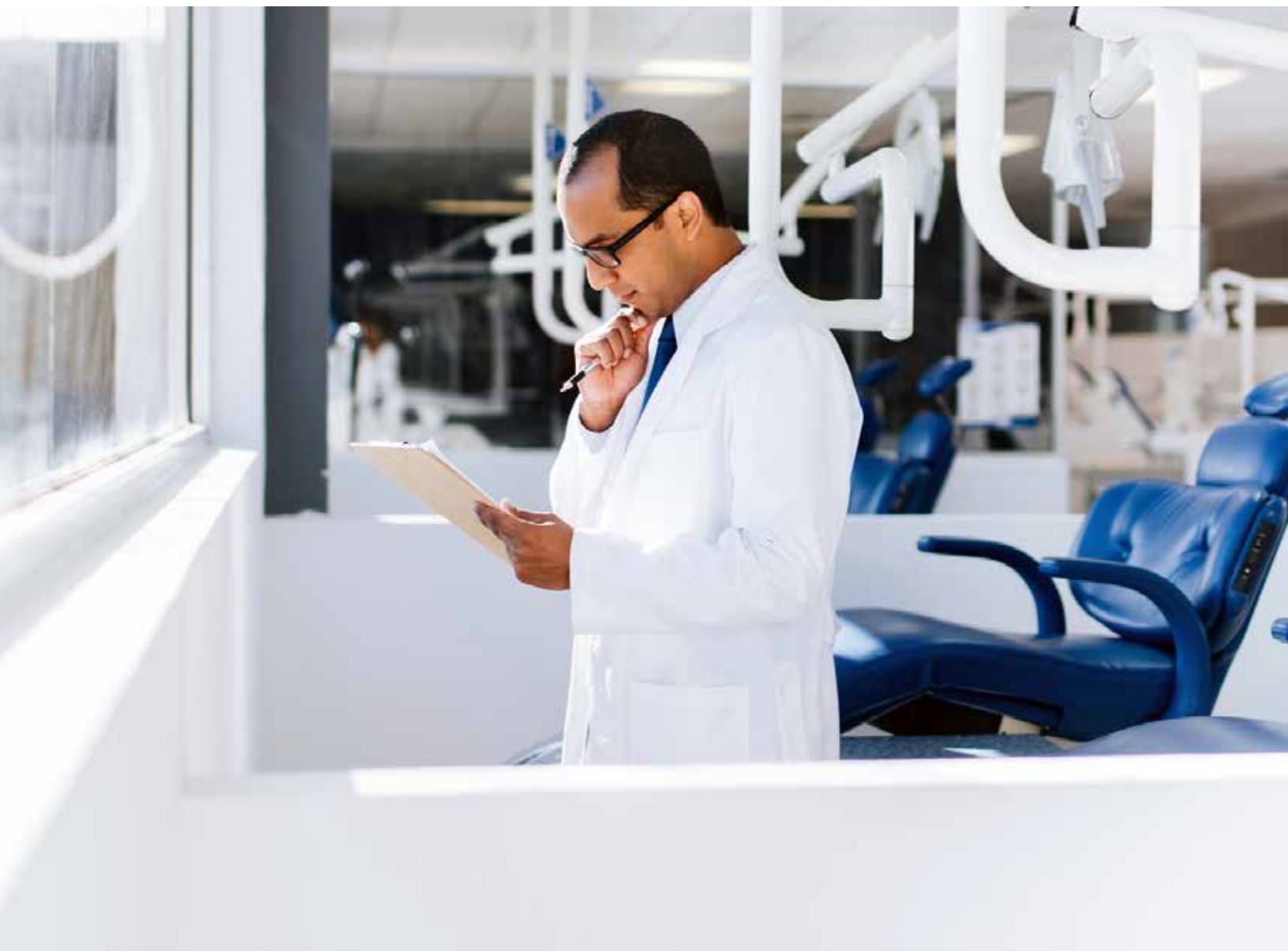
- provides a \$150,000 blanket coverage limit above the base limits for nine coverage features including accounts receivable, electronic data processing property (equipment, data and media), valuable papers and more
- increases business income and extra expense – interruption of computer operations sublimit from \$2,500 to \$25,000

- increases the existing inflation guard by 4% for all building property referenced in your policy's Declarations page (not available in MD)
- amends the limitation for personal property theft from the \$2,500 limit to:
 - \$5,000 for jewelry, watches, watch movement, jewels, pearls and precious and semi-precious stones. This limit does not apply to jewelry and watches worth \$500 or less per item
 - \$25,000 for bullion, gold, silver, platinum and other precious alloys or metals
- provides lessors leasehold interest for actual loss sustained up to \$25,000
- raises the nonowned building damage only for the cause of loss of theft or attempted theft from \$25,000 to:
 - the business personal property limit of insurance for loss caused by actual or attempted theft, burglary or robbery
 - \$25,000 or the BPP limit, whichever is less, for all other covered causes of loss
- increases ordinance or law – increased period of restoration from \$25,000 to \$50,000
- includes ordinance or law – coverage for the cost to demolish the undamaged part of the building included in the building limit of insurance
- changes the outdoor property coverage from \$10,000 to \$25,000
- provides up to \$50,000 for loss to perishable stock inside buildings that is due to a covered temperature change
- covers loss due to unauthorized credit, debit or charge card use up to \$5,000



CinciPak Medical or Dental Office Commercial Property Coverage Enhancement – With Utility Services Enhancement adds a \$2,500¹ utility services sublimit to the CinciPak Medical or Dental Office Commercial Property Coverage Enhancement. This limit applies to direct physical loss of covered property caused by the interruption of communication or power supply services from the loss of overhead transmission and distribution lines.

CinciPak Medical or Dental Office Business Income Amendatory Endorsement – With Utility Services Enhancement adds a \$2,500¹ utility services sublimit to the CinciPak Medical or Dental Office Business Income and Extra Expense Amendatory Endorsement. This limit applies to loss of business income and extra expenses incurred caused by the interruption of communication or power supply services due to loss of overhead transmission and distribution lines. A 24-hour waiting period applies.



Protect your financial stability

Our **professional umbrella liability coverage** helps safeguard you and your business against catastrophic loss. Given today's legal environment, an additional layer of protection further ensures your financial well-being.

Employment practices liability insurance² offers protection from suits brought against you by employees because of your hiring, firing, promoting or other employment decisions.

CinciPak Commercial General Liability Broadened Endorsement expands liability coverage for newly acquired organizations, adds employee benefits liability coverage and adds limited automatic additional insured status for specified relationships. You receive all this and more with one convenient endorsement for one consolidated premium.

Life insurance provides income replacement and retirement planning opportunities. Your agent and Cincinnati can help you:

- fund a plan to continue your business if you become disabled
- protect your family and ensure your estate's liquidity
- fund a nonqualified retirement plan

Your established practice may qualify for CFC Investment Company's equipment leasing and financing.

Your independent agent recommending Cincinnati can provide more details about CinciPak and the services that come with it.

Understanding Business Personal Property Limits

Protect all you've worked for

For many business owners, the only thing worse than enduring a difficult property loss is discovering that they are underinsured and unable to restore operations. Protect the practice you've built by ensuring you have adequate business personal property limits in place to restore your practice in the event of a loss.



How much is enough?

Many of your investments immediately come to mind when you consider what you should include in your BPP limits:

- furniture
- carpet
- desks
- instruments
- chairs
- operator equipment
- X-ray machines
- cone beam radiography machines
- CAD/CAM devices

However, an additional expense you may not have considered is what it will cost to retrofit a building for use as a dental office, such as installation of special plumbing or electrical systems.

A rule of thumb is \$70,000 per operator – a dental chair in a separate exam room – plus the replacement value of any equipment not ordinarily in every office. For example, if you have four operatories and a CAD/CAM machine that costs \$130,000, you may need a minimum BPP limit of \$410,000 to restore operations.

$$\begin{aligned} \$70,000 \text{ per operator} \times 4 &= \$280,000 + \$130,000 \\ \text{CAD/CAM} &= \$410,000 \text{ total BPP} \end{aligned}$$

Re-evaluate your limits today

As your business changes and grows, so do your insurance needs. That's why there's no time like the present to re-evaluate your entire insurance program to be certain that if the unexpected happens, you've got appropriate resources in place to get back to business.



Cyber Risk Protection

Data breaches and computer attacks pose a growing threat to businesses of all sizes and types, including dental practices. And, as a successful business owner in your community, your visibility can make your practice appealing to bad actors. Consider Cincinnati's cyber risk protection. Whether your business suffers a computer attack, network security or data breach, or you are a victim of identity theft, Cincinnati offers a variety of coverages that can help you recover. For more information, coverage availability in your state, quotes or policy service, please contact your independent agent recommending coverage.

Ready to learn more about your coverage options with Cincinnati?

Visit *cinfin.com* and enter your ZIP code into the Find an Agency search field to find independent agencies near you.





Everything Insurance Should Be®

This is not a policy. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies", "Cincinnati Insurance" 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 or The Cincinnati Casualty Company – and life 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. Financial data, ratings and rankings apply to The Cincinnati Insurance Companies standard marketing property casualty insurance group. Best's ratings are under continuous review and subject to change and/or affirmation. To confirm the current rating, please visit www.ambest.com. © 2019 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.