

Updated  
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*Serving  
Dentistry for  
More Than  
30 Years*

### **Professional Liability**

Coverage should name all Dentists in the practice that are owners ie sole proprietor, partners or officers of corporations. Coverage should include all legal entities ie Partnerships, Corporations, LLC, LLP etc. If you have a trade name, that should also be included. Independent contractor or employed dentists generally will have separate policies.

### **Practice Property and Liability Insurance**

This coverage would normally be written as a packaged program. It may be included with the professional liability insurance. Coverages should include:

**General Liability** – Coverage is someone slips, trips, or falls in the office, coverage for damage done to others property ie landlord, etc.

**Practice Property** – Your dental equipment, furnishings, supplies and improvements (ie built in cabinets etc.). If you own the building coverage should include coverage on the structure. If you practice in a condominium that you own, coverage should include loss assessment coverage.

**Practice Interruption** – Coverage to continue your income if covered damage to the office prevents you from practicing.  
Patients Charts, Patients Property, etc.

### **Workers Compensation Insurance**

**Workers Compensation Insurance is mandatory for all employers.**

Coverage would be in the name of the employer (Sole Proprietor, Partnership or Corporation). Coverage is based on annual payroll. Special rules apply to Partnerships and Close Corporations.

### **Disability Income Insurance “Own Occupation” coverage available!**

**One of the most important matters for Dentists.**

Coverage will continue your income if you are disabled by accident or illness.

Buy coverage early. Premiums are based on your age when you apply for coverage.

### **Business Overhead Expense Insurance**

BOE will provide income to pay eligible office expenses during covered periods of disability. This can include rent, employees salaries, utility payments etc.

### **Life Insurance**

Insurance that may be required for practice loans or cash to help in the transition of the practice in the event of death.

### **Medical Insurance and Employee Benefits**

Coverage to reimburse hospital, medical, surgical expenses. This may be an individual policy or a part of group coverage if you provide employee benefits to staff.

This information is intended to provide general information. Please consult the actual insurance policies for complete policy terms, conditions and exclusions  
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