

## DENTAL PROFESSIONAL LIABILITY

**Hudson Healthcare offers comprehensive insurance solutions with broad coverage for individual dentists, dental groups and dental service organizations. We have a dedicated team of underwriters, claims specialists and risk management who specialize in the healthcare arena.**



<b>Carrier:</b>	Hudson Specialty Insurance Company
<b>Coverage available:</b>	Dental Professional Liability
<b>Policy type:</b>	Claims Made — non-assessable
<b>Policy period:</b>	Annual Term
<b>Policy limits:</b>	Up to \$5M / \$5M per dentist
<b>Payment plans:</b>	Full payment or interest-free quarterly (25%, 25%, 25%, 25%)

### Eligibility Characteristics

- Standard dentists and individuals who have been non-renewed by the standard markets
- Single-state or multi-state Dental Service Organizations
- Ability to write in all 50 states
- All classes of the dental arts are eligible including: General Dentists, Endodontists, Oral & Maxillofacial Surgeons, Orthodontists, Periodontists and Prosthodontists

### Typical Limit of Insurance

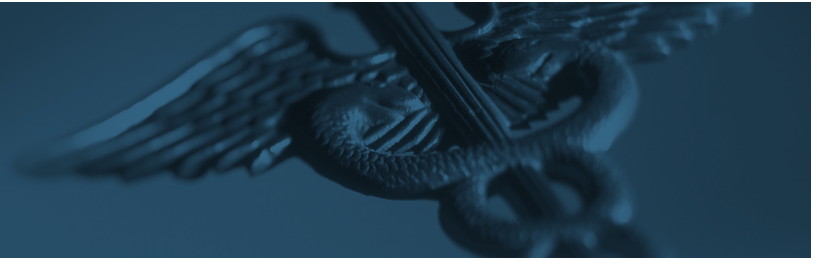
- Up to \$5,000,000 per claim / \$5,000,000 annual aggregate
- Separate limits for Entities or options for shared limits
- First Dollar coverage; optional retentions available
- Defense costs in addition to the limit of insurance

### Policy Form

- Claims-made Professional Liability
- Consent to Settle is with the Insured
- Incident Report Claim Trigger
- Extremely broad terms mirroring those typically found on admitted policies

### Additional Product Features

- Extended Reporting Period (ERP) due to death, disability or retirement (age 55 or older)
- License defense for both Dentists and Dental Hygienists / Assistants is available
- Abuse and Molestation is available by endorsement
- HIPAA/Medicare/Cyber Liability available by endorsement



## Hudson's Strengths

- **Financial Security**

**Rated A (Excellent) by A.M. Best, Financial Size Category XV.**

Hudson Healthcare's ability to serve its clients is backed by its superior underwriting and claims expertise combined with impressive financial ratings.

- **Coverage Flexibility**

**In a changing healthcare environment you need coverage that can adapt to your needs.**

Hudson Healthcare underwrites medical malpractice insurance on a non-admitted basis. We will look at large and small accounts, single-state or regional. We are flexible with the terms and conditions to meet the needs of our clients.

- **Proactive Defense**

**Our claims approach is to provide the best defense and defense counsel available.**

We will vigorously defend claims made against you and will only settle with your consent. Our panel of recommended attorneys has been selected because they are dedicated to the defense of medical malpractice claims.

- **Effective Risk Management**

**We create a partnership based on value-added services, strong educational programs and quick access to expertise.**

Our expert personnel will provide professional resources that assist and augment clients' internal programs. Together with our client, we will determine the types and quantity of services that are achievable within the policy year.

### Dental Product Team Contacts

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