

## DENTIST PROGRAM

CinciPak Offices Program

TARGET  
MARKETS<sup>SM</sup>

### Protecting your dental practice

Your dental practice is your livelihood, so you recognize the importance of carefully analyzing your risks before you commit to insurance protection. Cincinnati Insurance and your local independent insurance agent can help protect you from financial loss, while you concentrate on operating your business and taking care of your patients.



Choose an  
insurance program  
with coverage that  
makes you smile.



Everything Insurance Should Be<sup>®</sup>

[cinfin.com](http://cinfin.com)

## Selecting the right company

You can customize your insurance program with the professional advice of your local independent agent representing Cincinnati. You are free to focus on building your business, knowing that you have an insurance program from a company offering:

- 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](http://cinfm.com) and Financial Strength to see our latest ratings
- three-year package policies with rates that won't increase during the term (available in most states for many coverages)

## Features that 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 safeguards your business assets.

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

## Professional protection when you need it

Cincinnati covers you on an *occurrence* basis versus *claims-made* coverage. What's the big difference? 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 continuous protection.

## Your exceptional professional liability coverage doesn't stop there

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

- only settle claims with your consent (except in Florida and Maryland)
- 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 up to \$50,000 of legal fees used to defend you in a civil suit alleging the improper disposal of medical waste (except in New York)

- 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:

- improvement to leased office space you occupy that are made at your expense and for which 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

You get this coverage, plus coverage for property important to your business.



## You can count on us to provide the coverages you need

Over time, your insurance needs change as your practice changes. Cincinnati Insurance and your agent work with you and can increase many of the following 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 \$15,000<sup>1</sup>
- money lost on the way to the bank or stolen from the night depository up to \$5,000<sup>1</sup>
- employee theft up to \$25,000<sup>1</sup>
- accounts receivable on premises up to \$100,000<sup>1</sup> or away from your office up to \$25,000<sup>1</sup>
- your business personal property against damage caused by earthquake and flood<sup>2</sup>
- property in transit or off premises up to \$25,000<sup>1</sup>
- valuable papers, including x-rays, on premises up to \$100,000<sup>1</sup> or away from your office up to \$25,000<sup>1</sup>
- computer equipment and software up to \$25,000<sup>1</sup>
- building coverage extended up to \$25,000 for clean up after water backup of sewers, drains, septic systems or sump pumps<sup>2</sup>
- valued daily loss of income up to \$500 per day<sup>1</sup> (up to 30 days<sup>1</sup>), including excess over the valued daily loss for actual documented 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 (excluding 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

### 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 Arizona)

### 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:

- provides a \$150,000 blanket coverage limit above the base limits for nine coverage features, including accounts receivable, electronic data processing property (includes 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 percent for all building property referenced on your policy's Declarations page (not available in MD)
- amends the limitation for personal property theft from \$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 lessor's 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 \$2,500<sup>1</sup> 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/Dental Office Business Income Amendatory Endorsement – With Utility Services Enhancement* – Adds a \$2,500<sup>1</sup> utility services sublimit to the CinciPak Medical/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.

### Round out your financial protection

Our *professional umbrella liability coverage* gives you additional coverage to 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 insurance*<sup>2</sup> offers affordable protection from suits brought against you by employees because of your hiring, firing, promoting or other employment practices.

*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 Cincinnati's convenient *equipment leasing and financing*.

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

<sup>1</sup>Your agent can customize your policy with higher coverage amounts.

<sup>2</sup>Available in most states.