



## **A comprehensive insurance program developed specifically for the dental practice**

Congratulations! Earning your degree from dental school is an accomplishment worth celebrating. As property and casualty specialists, North Star Resource Group Insurance Brokerage Services looks to protect your current and future assets with a comprehensive insurance program developed specifically for the dental practice. Our program provides insurance protection through professional liability insurance, general liability insurance/workers' compensation, and personal insurance products.

### » **Professional Liability (Malpractice) Insurance for Dentists**

### » **Business Owners Insurance and Workers Compensation**

### » **Personal Insurance - Property & Liability**

## **Professional Liability (Malpractice) Insurance for Dentists**

As you prepare to begin work, now is the time to secure your Professional Liability Insurance coverage. This insurance provides coverage for damages resulting from dental services provided, or that should have been provided, to your patients. For those dentists operating their own practice, the policy covers you, your employees and approved substitute dentists (locum tenens) all while acting within the scope of their duties. Our program provides significant discounts for recent graduates and the first years of practice. Program highlights:

- Contemporary coverage responsive to emerging exposure
- Flexible coverage limits
- Claims settled only with your written approval
- All dental specialties included
- Legal defense paid over and above coverage limits



## Business Owners Insurance and Workers Compensation

### What is Business Insurance Coverage?

Sometimes referred to as a business owner's policy (BOP), it is business insurance coverage that provides Property and General Liability insurance to small businesses. The Business Owner's Policy prepackages a group of coverages desirable to the modern day dental practice. Typical coverage includes but not limited to:

- Property
- General Liability
- Business Interruption and Continuation
- Crime Protection
- Employment Practices
- Data Breach/Cyber Liability

### What is Workers' Compensation Coverage?

This coverage pays compensation and other benefits required of the practice by the workers' compensation law or occupational disease law of any state listed in the policy. The coverage applies to bodily injury by accident and by disease arising out of and in the course of employee's employment.

### Who needs Business Insurance Coverage?

Any dental practice that:

- Leases space for business purposes
- Owns a business property
- Has office property or equipment
- Has employees
- Handles patient records or property
- Handles practice or patient cash/funds
- Has patients visit their business premises

## Personal Insurance - Property and Liability

Protecting you and your family is our top priority. Life changes, such as graduating from dental school or starting your practice, require special evaluation of new risks. Our comprehensive approach looks to protect assets and income exposed in day-to-day life through the review of:

- Auto
- Home (primary home, condo, renters insurance)
- Personal Umbrella
- Valuables
- Secondary/Seasonal homes
- Recreational lines (boats, ATV's, snowmobiles, motorcycles)

**For more information or a personal review, please contact:**

