

DENTIST'S ADVANTAGE PROFESSIONAL LIABILITY INSURANCE PROGRAM

New insurer. Improved coverage. Great service.

Frequently Asked Questions

1) How do we get set up as a producer?

- Please submit the following materials to: da.agents@aon.com
- W-9
- Copy of Applicable Insurance Licenses
- Certificate of Insurance with E&O Limits of at least \$1M

2) How do we submit business for a quote?

- Once an agency has been set up as a producer, you will send all submissions to da.agents@aon.com

3) Are there any exclusive arrangements in place for Dentist's Advantage?

- Yes, we have exclusive arrangements in the following states or regions:
 - Arizona
 - Northern California

4) Is there a highlight sheet?

- Yes, please refer to the following page for the Dentist's Advantage highlight sheet.

5) What is the NSDP and why is there a fee?

- The NSDP is a Risk Purchasing Group and stands for the National Society of Dental Practitioners.
- The NSDP is the Risk Management arm of the Dentist's Advantage Program.
- The NSDP provides various Risk Education tools for member doctors, from newsletters, to a hotline to webinars.
- See [link](#) for an NSDP overview

6) What is the effective date of the change to CNA?

- The partnership between Dentist's Advantage and CNA commenced on December 5, 2017.

7) What is the commission paid on the program?

- Our standard commission is 10% on New Business and Renewals, however this can vary based on the opportunity with the agency.

8) Does the program offer Occurrence coverage?

- The program offers both Occurrence and Claims-Made coverage.

9) Does the insured need to provide consent to settle?

- Yes, the policy requires the insureds written consent in order to settle a claim.

10) How does the insured make a payment?

- They can mail in a check or call our customer service line at 888.778.3981

11) Are there payment options available?

- We have premium financing available and a 4-pay plan.



Successfully defending dentists since 1949

For questions regarding your coverage,
please call **888.778.3981**

One or more of the CNA companies provide the products and/or services described. This information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. CNA is a registered trademark of CNA Financial Corporation. Certain CNA Financial Corporation subsidiaries use the "CNA" trademark in connection with insurance underwriting and claims activities. Copyright © 2018 CNA. All rights reserved.

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DENTIST'S ADVANTAGE PROFESSIONAL LIABILITY INSURANCE PROGRAM

Custom Insurance Solutions for Your Entire Dental Practice

Dentist's Advantage provides dental practitioners like you with access to comprehensive and affordable insurance coverage. Our partnership with CNA brings almost 100 years of of combined experience in the dental professional liability insurance marketplace and capitalizes on the claims experience, risk control resources and customer service of both organizations.

Dentist's Advantage program snapshot

- Academy of General Dentistry strategic partner since 2000
- All dental specialties included
- Claims-Made and Occurrence
- Claims settled only with your written consent
- Flexible coverage limits
- License protection coverage, legal defense fees and costs, in addition to the Limits of Liability
- Part-time rates or discounts
- Media Expenses Coverage – \$25,000 of coverage for for media expenses relating to an adverse event, to help ensure that your professional reputation remains intact
- 24/7 hotline fielded by experts specializing in dental risk management
- Professional liability coverage available in all 50 states and D.C., allowing your coverage to move with you
- Coverage for your employees and independent contractor dental hygienists
- Business Owner's Policy (BOP) available including Property, Commercial General Liability, Business Income Protection and Additional Coverage Extensions
- Worker's Compensation coverage available for offices with employees as required by state regulations
- Contemporary coverage responsive for emerging exposures

- 10-20% Savings for AGD members
- New Graduate discount program
- Additional credits for risk education, group practices, claims-free status, and ADA membership

The Dentist's Advantage program will continue to deliver a broad range of policies designed for dentists to provide you with the coverage you need.



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