

## Dentist's Advantage

a division of Affinity Insurance Services, Inc.

### Keep your practice running smoothly...

In today's litigious times, choosing the right professional and business insurance is critical. Dentist's Advantage offers you comprehensive coverage, affordable rates, and most importantly, responsive service. We can help keep your practice running smoothly.

The Dentist's Advantage coverage protects you, hygienists you employ, assistants and office staff. Coverage protects you as a professional, and your corporation or partnership.

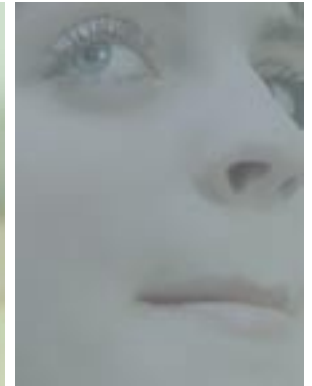
Affordable rates, monthly premiums to fit your budget, plus discounts based on your practice add up to an outstanding value.

- Dentist's Advantage is endorsed by the Academy of General Dentistry.
- We've been serving dentists for over 50 years.
- Fireman's Fund Insurance Company, the program underwriter, has over 135 years of experience and is rated "A" (Excellent) by A.M. Best.

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info@allsouth.net

**ALLSOUTH**  
PROFESSIONAL LIABILITY, INC.  
[www.allsouth.net](http://www.allsouth.net)

 **Dentist's Advantage**  
Successfully insuring dentists for more than 50 years.



**ALLSOUTH**  
PROFESSIONAL LIABILITY, INC.

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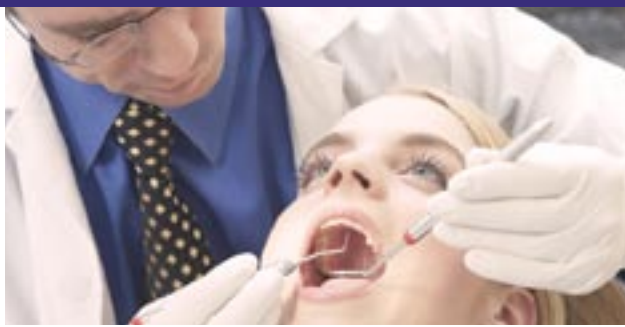
## Professional Liability Insurance

The policy offered through Dentist's Advantage protects you for damages resulting from dental services provided, or that should have been provided, to your patients. The policy covers you, your legal organization, past or present employees and approved substitute dentists (locum tenens).

You can also add **Business Liability Insurance** to your coverage to protect you for injury or property damage claims against your practice.

### Program features include:

- **Choice of coverage limits** - up to \$5,000,000 available.
- **Unrestricted Consent to Settle**  
- This is a guaranteed right. We will not settle any professional liability claim without your written approval - and there are no limitations, such as mandatory arbitration or "hammer" clauses.
- **Retirement "Tail" Benefits** - After you have been a policyholder for five years, Extended Reporting Coverage is free at age 50 or older if you decide to permanently cease practicing dentistry or upon disability or death.



- **First Aid Expense Coverage** - Pays up to \$5,000 for expenses incurred when a patient is accidentally injured during treatment and requires first aid. (Note that usage of the First Aid benefit does not constitute a liability claim.)
- **Defense of State Regulatory Investigation** - Reimburses you for attorney fees, costs & other related expenses for your defense of disciplinary charges or licensing action by a state regulatory authority arising as the result of a covered claim.
- **Association Coverage** - Protects you as an officer or committee member of the American Dental Association or any professional dental society it recognizes.
- **Professional Writing Coverage**  
- Protects you for authoring articles, books or papers on technical aspects of dentistry when published by a recognized professional publisher
- **Contractual Liability Coverage**  
- Covers you for liability assumed under contracts, including those with managed care organizations (i.e. HMOs, PPOs, IPAs), if entered into before the date the injury occurred.
- **Defense Costs** - Paid in addition to liability limits -- win or lose.
- **Legal Organization Coverage**  
- Separate limits of liability available for your dental partnership or corporation

## Business Liability Insurance

You can choose to add Business Liability to your Professional Liability coverage when you purchase through Dentist's Advantage. Enjoy more complete liability coverage with one common renewal date. This coverage protects you for injury or property damage claims against your practice.

### The Business Liability protection includes:

- **Bodily Injury** - Provides protection for your practice against liability claims made for bodily harm, sickness, disease or death.
- **Property Damage** - Provides coverage for loss or damage to the property of others.
- **Personal Injury** - Protects you against covered claims arising from charges such as privacy violation, libel, slander, or defamation of character.
- **Medical Payments** - Covers medical expenses up to \$10,000 per person for accidental bodily injury that occurred on your premises (other than malpractice injury).
- **Auto Liability** - Protects you against bodily injury or property damage (separate limits apply, see policy for details) liability claims arising out of the use of hired, borrowed or rented autos for your practice.
- **Medical Waste Defense** - Reimburses you for legal expenses resulting from allegations of unlawful disposal of medical waste.
- **Employment Practices Liability**  
- Protects you against claims alleging (separate limits apply, see policy for details) discrimination, sexual harassment or wrongful discharge of an employee.
- **Employee Benefit Administration Liability** - Protects you against claims of negligence, errors or omissions in administering employee benefit plans.