Dentists Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Dental malpractice is usually affordable for general dentists, but implants, oral surgery and sedation change the rating class and the carrier list.

WHAT'S COVERED

Dental malpractice
Claims from treatment errors, nerve injury or failed restorations.

Equipment breakdown
Repair or replacement of X-ray, CBCT and compressor units.

Employment practices
Claims from staff of harassment or wrongful termination.

Business owners policy
Office, chairs, imaging equipment and business income.

Board defense
Legal costs to respond to a dental board complaint.

Good to know
Sedation beyond nitrous oxide and implant placement are the two biggest rating factors, so have your permits and training records ready.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Cosmetic results guarantees
- × Fee disputes and intentional acts

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- License and DEA numbers for each dentist
- Sedation permits held
- Procedure mix (implants, extractions, ortho)
- Current malpractice declarations page

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 info@societiesinsurance.com

societiesinsurance.com/dentists/

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