

## DENTIST PROGRAM

Information Sheet

TARGET  
MARKETS

Year The Cincinnati Insurance Company was founded	1950
Dentist marketplace experience	50+ years
A.M. Best Co. rating*	A+ (Superior)
Optional professional liability coverage includes:	
Coverage form	Occurrence
Prior acts available	Yes
Pure consent: dentist's consent required to settle (except Florida and Maryland)	Yes
Hammer or arbitration clause	No
Coverage limits	Individual
Corporation/partnership included with separate limits	Yes
Hygienists and assistants included with separate limits	Yes
Other options include:	
Option to cover administration of botulinum toxin or dermal fillers	Yes
Professional umbrella	Yes
Employment practices liability insurance (available in most states)	Yes
Package: professional, general liability and property with one insurance company	Yes
Bodily injury exceptions to the pollutant exclusion	Yes
Equipment breakdown, including coverage on dental equipment (optional)	Yes

\* Rating is effective as of the edition date of this form, under continuous review and subject to change and/or affirmation. Please visit [cinfm.com](http://cinfm.com) for the latest financial strength ratings.

**Consider the value  
you receive.**



Everything Insurance Should Be®

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