

DENTIST'S ADVANTAGE PROFESSIONAL LIABILITY INSURANCE PROGRAM

Dedicated Underwriters, Quick Turnaround, Responsive Coverage

FREQUENTLY ASKED QUESTIONS

Q: How do we get set up as a producer?

A: 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

Q: How do we submit business for a quote?

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

Q: Are there any exclusive arrangements in place for Dentist's Advantage?

A: Yes, we have exclusive arrangements in the following states or regions:

- Northern California

Q: What is the NSDP?

A: The National Society of Dental Practitioners is the Risk Management arm of the Dentist's Advantage Program and Provides risk education tools for members including newsletters, a 24/7 hotline, and webinars.

Q: What is the name of the carrier that underwrites the program?

A: The Dentist's Advantage program is underwritten by the CNA Insurance Companies.

Q: What is the commission paid on the program?

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

Q: Does the program offer Occurrence coverage?

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

Q: Does the insured need to provide consent to settle?

A: Yes, the policy requires the insured's written consent in order to settle a claim.

Q: How does the insured make a payment?

A: We have e-Pay available for simple transactions and renewals.
Agencies can expect to be paid monthly from Dentist's Advantage.

For questions regarding your client's coverage, email da.agents@aon.com or call **888.778.3981**



Successfully defending dentists since 1949

We encourage you to share the following highlight sheet with your current and prospective clients.

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 over 100 years of combined experience to 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
- Claims-Made and Occurrence
- Claims settled only with your written consent
- 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 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
- Portable 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
- Contemporary coverage responsive for emerging exposures

10-20% Savings for AGD members



New Graduate discount program



Additional credits for risk education, group practices, and claims-free status

Other coverages you can expect with Dentist's Advantage: Subpoena Assistance Costs, Assault, Patient First Aid Medical Expenses, Media Event Expenses, HIPAA Proceeding, Proceeding Expense Reimbursement

Other optional coverage available in most states: General liability package, cyber liability, billing E&O, ERISA, and medical waste legal expense



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For questions regarding your coverage, please contact your agent.

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