



**NATIONAL CASUALTY COMPANY (NCC)
NEW JERSEY DENTISTS PROFESSIONAL LIABILITY PROGRAM HIGHLIGHTS
ADMINISTRATOR: HERBERT L. JAMISON & CO., L.L.C.**

- ❑ National Casualty Company (NCC), A Nationwide Company®.
- ❑ AM Best rating is A+ (Superior), Class XV (over \$2 Billion in policyholder surplus).
- ❑ Authorized / Admitted Program.
- ❑ For General Dentists and Specialists (except Orthodontists and Oral Surgeons).
- ❑ "Claims-Made" policies with "Prior Acts" protection.
- ❑ Limits of liability from \$100,000/\$300,000 up to \$3,000,000/\$3,000,000.
- ❑ Defense costs do not reduce limits of liability. They are paid in addition to those limits.
- ❑ Zero deductible for qualified Dentists.
- ❑ NCC will not settle a professional liability claim without the Dentist's consent.
- ❑ The Dentist will be defended by attorneys who specialize in handling dental liability claims.
- ❑ Policy can be issued to an individual Dentist or can insure all Dentists in an office under one policy with each Dentist having his or her individual limits and separate retroactive dates for prior acts coverage. Optional separate limit of liability available for the Entity for a modest additional charge. Groups of 4 or more Dentists under one policy can obtain a sizable premium discount.
- ❑ The policy will reimburse the Dentist up to \$500 per day if his or her practice is interrupted to assist NCC in the defense of a claim or suit.
- ❑ Locum Tenens coverage.
- ❑ License defense, defense for peer review, disciplinary hearings or other regulatory actions.
- ❑ The policy will pay up to \$500 per dental incident if the Dentist accidentally damages patient property.
- ❑ Innocent Persons Protection.
- ❑ First Aid coverage with a \$5,000 each person limit is included at no additional charge.
- ❑ Contractual liability coverage included for dental incidents arising from the Dentist's contracts with HMOs, PPOs, IPAs or similar health maintenance organizations.
- ❑ Medical Waste Legal Expense Reimbursement up to \$50,000 per suit/annual aggregate.
- ❑ Free unlimited reporting endorsement (tail coverage) upon retirement for Dentists insured by NCC for a minimum of 5 years. Free unlimited tail coverage in the event of death or permanent and total disability. Otherwise, unlimited tail coverage available at a fixed cost of 200% of the last annual premium.

**NOTE: The above advices are for informational purposes only and do not alter or change the Policy.
Please refer to the Policy itself for complete details.**