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DENTAL RISK MANAGEMENT HOTLINE ENGAGEMENT AGREEMENT

Privileged Attorney-Client Communication

Re: Request for Advice Under Brown & Brown Professional Protector Plan for Dentists (B&B PPP) Risk Management Hotline Consultation Program

Dear Dr.:

Thank you for your hotline inquiry. As risk management hotline counsel to Brown & Brown Professional Protector Plan for Dentists and its insureds, Hinshaw & Culbertson LLP responds to requests for advice from insureds to help avoid or mitigate potential malpractice claims or liability (hereafter "risk management advisory services"). *To get a quick response from us, you must read this letter and check the box acknowledging receipt of this agreement prior to submitting your inquiry.*

Our services are paid for entirely by Brown & Brown Professional Protector Plan for Dentists. Because we enter into a formal attorney-client relationship with each insured dentist who seeks our advice, *your communications with us are protected by the attorney-client privilege*. Thus, we will not disclose confidential communications to any party, including Brown & Brown Professional Protector Plan for Dentists without your consent.

To enable Brown & Brown Professional Protector Plan for Dentists to track potential claims statistically, we may collect certain demographic information from you and provide Brown & Brown Professional Protector Plans for Dentists with the following general information: the size of the dental practice requesting advice; the practice area involved; the insured's years of experience; the state in which the insured is located; and a short description of the issues discussed. We will do so in a manner that does not disclose the identity of any insured with whom we have consulted.

To avoid issues beyond the scope of our authorized risk management services and to prevent conflicts of interest, we cannot advise either you or Brown & Brown Professional Protector Plan for Dentists on issues concerning your professional liability policy, coverage or requirements to protect that coverage.

IMPORTANT: Notice or information provided to Hinshaw & Culbertson LLP of a claim or circumstances likely to give rise to a claim is <u>not</u> notice to Brown & Brown Professional Protector Plan for Dentists and does not constitute notice of claim. To protect your insurance

coverage, you must give written notice of such situations directly to the Brown & Brown Professional Protector Plan for Dentists at <u>pppreports@bbprograms.com</u> or via facsimile at (888) 239-2663.

Although we are entering into an attorney-client relationship with you to provide risk management advisory services, we are not associating with you on the underlying matter for which you are seeking our advice or representing you in any dispute you may have with any patient or third party. You are not obliged to accept our representation or follow our advice. Our representation ends with our advice unless otherwise agreed in writing.

By acknowledging this letter and transmitting this form to you agree that our engagement with you is taking place in the jurisdiction in which the risk management lawyer is located and licensed, and acknowledge that our services are being rendered from that jurisdiction. Our risk management lawyers are knowledgeable about principles and techniques of loss prevention and risk management. Hinshaw & Culbertson LLP has offices, and its attorneys are licensed, in several jurisdictions including Arizona, California, Colorado, Florida, Illinois, Indiana, Massachusetts, Minnesota, Missouri, New York, Rhode Island and Wisconsin.

Before we can provide advisory services, Hinshaw & Culbertson LLP must know the identity of all potential adverse parties giving rise to your concern so we can determine whether conflicts exist because of present or past representations of these parties by our firm. If so, ethical considerations may require that we refer your representation to another lawyer. *Thus, please refrain from providing us any substantive information that is confidential as to your client until we have completed our conflicts check.*

Attached to this Engagement Agreement is the Dental Risk Management Hotline Consultation Consent. We will notify you as soon as our conflicts check is completed, after which you may describe your circumstances to us in detail. We will try to respond to your inquiry within one hour of receiving the signed Dental Risk Management Hotline Consultation Consent and completing the conflicts check.

If you have any questions regarding the above terms, please contact me. We look forward to speaking with you.

Sincerely,

Hinshaw & Culbertson LLP

Thomas L. O'Carroll

Brown & Brown Professional Protector Plan for Dentists/Hinshaw & Culbertson LLP Dental Risk Management Hotline Consultation Consent

By acknowledging and transmitting this form, I personally and on behalf of my dental group, agree to Hinshaw & Culbertson LLP's representation to provide risk management/risk management advisory services under the terms set forth in the DENTAL RISK MANAGEMENT HOTLINE ENGAGEMENT AGREEMENT.