

Practice Changes

Dental practice changes occur regularly, and while some can wait until your annual renewal cycle, others are best addressed as they happen. The PPP policy is very broad and covers many of your new exposures automatically, but this should never be assumed. A quick discussion with your agent can set aside any concerns and be helpful in assessing your current situation and prompt questions for any other practice changes you may have missed over the past year.

Below are items which warrant a conversation with your agent:

- Adding a new dentist to the practice, or removing a dentist no longer employed
- Change in dental procedures performed should be confirmed through your agent to assure coverage will extend and the procedure is not prohibited
- Addition of new services to the practice should be discussed with your agent in advance to clarify coverage, or modify the existing policy to address the new exposure
- Hosting of a special event which may require an endorsement to be added to the policy
- Adding or removing a practice location
- Moving to a new location
- Addition of an entity to the practice
- Purchase or lease of new equipment requiring property coverage or additional insured status to assure protection of the equipment

Some policy changes may result in a premium increase or decrease at the time of the change. Others may merely require a policy update, with no pricing changes. The goal of early and ongoing communication is to assure the policy will respond as needed, should a claim arise down the road.