

# SAFEGUARDING YOUR DENTAL PRACTICE LIKE YOU PROTECT YOUR PATIENTS' SMILES.



**OUR OPTIONAL COVERAGES  
DON'T STOP HERE.** To view additional coverages purchased by your industry, check out our [coverage identifier](#).

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## YOUR PRACTICE DESERVES COVERAGE FROM A MARKET LEADER.

Partner with us and The Hartford for your business insurance needs.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06115.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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For more than 200 years, The Hartford has helped dental practices like yours prevail with flexible business insurance solutions that help meet today's risks and continue to evolve to meet tomorrow's challenges.

### BUSINESS OWNER'S POLICY (BOP)

A Business Owner's Policy (BOP) can help protect your practice. And, there are a wide range of optional coverages that offer additional protection for risks that are specific to a dental practice. Many are available separately or in packages, giving you the flexibility to design a program right for you.

One key coverage for your dental practice is **Business Income for Off-premises Utility Services**. This helps replace lost business income if your practice needs to suspend operations due to the direct physical loss of power, communication or water services occurring away from your premises.

### WORKERS' COMPENSATION

Among the broadest protection available since the policy automatically includes six additional coverages, at no additional cost, giving you more for your insurance dollar. For example, The Hartford will help pay for reasonable expenses, including loss of earnings, incurred at their request as part of any claim, suit or proceeding they defend. These are expenses not generally covered by a workers' compensation policy.

And, The Hartford's approach to **sharps and needlestick** injuries also helps cover initial testing of the source patient; not only the injured worker.

### A SIMPLER PREMIUM AUDIT PROCESS

All workers' compensation policies require an audit at the end of the policy year to confirm actual payroll and make any premium adjustments needed.

#### How it works.

As your policy term ends, we'll send you a notice that your premium audit is due to complete within 35 days. Usually, that means submitting payroll documents and answering questions about your business.

Our Business Service Center, My Account provides a **convenient way to complete your premium audit** online through:

- Minimal questions
- Easy upload of required documentation, and
- The ability to save your work and return to complete it if you're interrupted



Property  
Liability  
Workers' Comp  
Business Auto