

Insurance Requirements for New Dentists

Before beginning practice, new dentists should secure the following insurance coverage at a minimum:

- Dental Malpractice Insurance (professional liability insurance)
- Disability Insurance
- Life Insurance
- Personal Insurance (Health, Auto, Homeowners/Renters)
- Business Office Package (if applicable)

Malpractice Insurance Coverage with Eastern Dentists Insurance Company (EDIC)

EDIC provides dentists with two types of dental professional liability (malpractice insurance) policies:

- **Claims-Made Policy:** Covers claims reported during the policy period for events occurring on or after the retroactive date. Tail coverage is available if the policy is canceled.
- **Occurrence Policy:** Covers events occurring during the policy period regardless of when the claim is reported, even after the policy expires.

New dentists can opt for EDIC's **New Dentists \$50* Occurrence Policy**, with discounts available for the first five years of practice. EDIC also offers coverage options for moonlighting, part-time work, and leave of absence situations (such as parental leave or military duty).

Additional Policies:

- **Part-Time Policy:** For dentists working up to 20 hours per week, available on both occurrence and claims-made bases.
- **Moonlighting Policy:** Occurrence-based coverage for dentists working up to 10 hours per week chair-side.
- **Leave of Absence Coverage:** Dentists can reduce premiums during parental leave or military service without purchasing tail coverage.

For detailed information on malpractice and other insurance options available in your state, contact EDIC at 800-898-3342 or visit www.edic.com.

**At this time, the \$50 New Dentist Policy is not available in New York.*

Protecting Dentists.

800-898-3342
www.edic.com