

# INSURANCE DEDICATED TO DENTISTRY

Comprehensive liability protection Strong, effective claims defense Resources designed exclusively for dental practices Owned and Operated by Dentists

## **Powerful Dental Practice Protection and Defense**

#### Liability Insurance Coverage Created for Modern Dentistry

Delivering excellent patient care means offering advanced procedures, and that increases liability exposure. Since Fortress is owned by dentists and only insures dentists, you can trust the protection we provide. Fortress has a depth of clinical expertise unmatched in the industry, firsthand knowledge of anesthesia, extractions, implants, and other complex procedures increasingly common to modern dentistry.

#### The Fortress Dental Professional Liability Policy

- Designed by Dentists for Dentists.
- Choose Claims-made or Occurence.
- Prior Acts Coverage Available. If you are presently insured with another carrier.
- Free Tail. Upon retirement (after 5 years insured), death or permanent disability.
- Peer Claims Review. Dentists oversee the claims process.
- No Settlement Without Consent. Where the law allows.
- **Premium Discounts.** New-to-Practice, Patient Safety & Risk Management Seminar Credit, Part-time Practice, Loss-Free, Flexible Suspension of Coverage.
- Administrative Action/Licensing Board Coverage. Up to \$25,000 per policy period for covered Department of Professional Regulation complaints.

**94%** Of Fortress claims that go to trial have a favorable outcome.

**99%** Satisfaction rating with our national panel of defense attorneys.





### **Our Claims Defense Record of Excellence**

Fortress defends our dentists with singular focus. Strong, specialized legal defense teams with a thorough knowledge of dentistry execute highly effective strategies to protect Fortress dentists. In the past 25 years, we have successfully defended more than 12,000 dental malpractice claims and achieved a 99% satisfaction rating from our policyholders with claims.

The Fortress claims process is overseen by practicing dentists and dental specialists who understand complex treatment decisions. At Fortress, protecting your reputation and practice are paramount. We will never settle a claim without your consent.

### Fortress is Owned and Operated by Dentists

#### The Experts in Dental Liability Insurance

Fortress only insures dentists and dental specialists, allowing us to concentrate on providing the best dental liability protection available. As a company owned by dentists, we have a unique perspective on the insurance needs of dentists and the evolving nature of the dental practice. Dentists oversee Fortress malpractce claims and take the lead in resource development, educational programs and company operations.

#### Supporting the Future of Dentistry

Fortress offers our valuable education resources free of charge to dental students and faculty. In addition, we design courses and live seminars specifically for dental students, covering subjects like patient safety, risk management and transition to practice. Board exam coverage and new to practice discounts are also available.



Walsh Duffield

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The descriptions contained in this brochure are provided as a general guide to the Company and the policies of insurance that it offers. The actual language contained in each insurance policy is the final authority on all matters regarding the terms and conditions of insurance, and will govern in the event of any conflict. Although every effort has been made to ensure the accuracy of the information contained in this brochure, none of the material contained herein can be considered a contract between you and the Company. The Company reserves the right to change or eliminate any policy of insurance or the terms and conditions upon which any policy of insurance is issued at any time without notice. In addition, insurability is determined at the time, and only at the time, that a policy application is received.

#### Resources to Keep Your Patients and Practice Safe

# Fortress Online Courses and Live Seminars

Our Patient Safety and Risk Management education program offers valuable learning for dentist policyholders and staff, at no additional cost. All courses are designed exclusively for dentistry by practicing dentists and experts in law, insurance and other relevant fields. Current curriculum includes patient safety, implants and extractions, patient behavior, ethics, navigating a lawsuit, and HIPAA compliance.

If you enjoy the collaborative environment of a live seminar, ask your insurance agent or check our web calendar to find one in your area. Fortress online courses and live seminars offer CE credits and a 10% premium credit good for 1 or 3 years.

# Online Document Library for the Dental Practice

A wide selection of procedurespecific consent forms, office and clinical documents are available in both English and Spanish for download on our website. They can be edited or customized as needed.

#### Nationwide Endorsements

Fortress Insurance is endorsed by state and regional dental associations around the country.