CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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DENTAL OFFICE BUSINESS — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for dental practices. Priorities reflect typical exposure; confirm against sedation and aesthetic services.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Dental Professional Liability**	Covers treatment claims — confirm sedation and any aesthetic services are covered.	CORE
☐	**Commercial General Liability**	Covers premises injuries to patients and visitors.	CORE
☐	**Business Owners Policy / Property**	Covers the office, equipment, and lost income.	PREVALENT
☐	**Cyber Liability**	Covers patient-data breaches and ransomware.	PREVALENT
☐	**Licensing Board Defense**	Covers legal costs of responding to board complaints.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is sedation coverage. Some dental policies exclude or limit moderate and deep sedation or general anesthesia unless it's declared, and pediatric sedation deaths have driven stricter state rules. Practices should declare sedation to their carrier, keep permits current, dedicate a trained monitor to every sedated patient, and test waterlines regularly.