**Entity Coverage**

**How you can protect your partnerships, corporations and limited liability corporations (PLLC)**

A. Coverage for a dentist's sole shareholder corporation is available under his/her individual Fortress policy. A dentist may not add a corporation as an additional insured on his/her policy unless it is a sole shareholder corporation or entity, which he owns 100%. There is no additional charge under this scenario and limits are shared. If separate limits for the sole shareholder corporation are desired, an entity policy may be purchased.

B. A dental practice whether or not established as a sole shareholder or multi-shareholder corporation may consider purchasing an entity policy which provides separate limits for the corporation. (Organization Policy) Under this policy, coverage is provided for the entity and its employees.
   1. A minimum of 75% of the underlying dentists must be insured with Fortress and maintain limits greater than or equal to the Organization.
   2. Dentists not insured with Fortress must demonstrate continuous insurance and maintain limits of liability greater than or equal to the Organization.
   3. All dentists who maintain an ownership interest in the organization must be insured with Fortress.

*The premium will be calculated as follows:*

1. 10% of the premium for each dentist partner, shareholder and employee insured by the Company.
2. 20% of the premium calculated at the Company’s rates, for each dentist insured by another carrier.