

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.