

## THE COVERAGE GAP YOU NEVER WANT TO DISCOVER TOO LATE

### Why Every Dentist and Dental Practice Must Monitor Malpractice Coverage Annually

Malpractice insurance is one of the most important protections a dentist carries. It safeguards your license, your reputation, your livelihood, and your future ability to practice. Yet one of the most overlooked risks in dentistry today is not inadequate limits or carrier selection – it is unknowingly having **no coverage at all**.

Recently, situations have surfaced where dentists believed their malpractice insurance was being handled by their dental practice, while the practice believed the dentist was managing the policy independently. The result was a dangerous and costly gap in coverage that went unnoticed for years.

These situations highlight an important lesson for both individual dentists and dental practice owners:

**Malpractice coverage should never be assumed – it must be verified annually.**

## THE RISK OF ASSUMPTIONS

In many dental practices, associates are responsible for securing and maintaining their own malpractice coverage. In others, the practice pays for or manages the policy. Problems arise when expectations are unclear or when no formal annual verification process exists.

One of the most serious scenarios involves a claims-made malpractice policy.

With a claims-made policy, coverage only applies if:

- The treatment occurred after the retroactive date, **and**
- The policy is active when the claim is reported.

If the policy cancels for nonpayment or is not renewed properly, coverage can disappear – including protection for prior years of treatment if tail coverage is not purchased.

A dentist may continue practicing for years believing they are insured, only to later discover they have no protection if a claim arises.

## WHY UPDATED CERTIFICATES OF INSURANCE MATTER

Every dental practice should require an updated Certificate of Insurance (COI) from each associate dentist annually.

This certificate should:

- ✓ Reflect a current issue date
- ✓ Confirm active malpractice coverage
- ✓ Show policy effective dates
- ✓ Confirm policy limits
- ✓ Verify the retroactive date on claims-made policies

This simple administrative step can prevent catastrophic coverage gaps and should become part of every practice's annual compliance and risk-management process.

## KEY QUESTIONS EVERY DENTIST SHOULD ASK ANNUALLY

Whether you are an associate or a practice owner, review the following every year:

- Is my malpractice policy currently active?
- Who is responsible for premium payments?
- Are invoices being sent to the correct address and email?
- Has my practice changed or merged?
- Have I changed employers or locations?
- Is my retroactive date intact?
- If I changed carriers or practices, was tail coverage addressed properly?
- Does my employer have a current Certificate of Insurance on file for me?

## THE CONSEQUENCES OF AN UNINSURED CLAIM

The danger of an unnoticed lapse is significant. If a claim or lawsuit is filed during a period when no malpractice coverage exists:

- The dentist may be personally responsible for legal defense costs
- There may be no insurance company to provide attorneys or claims support
- Settlements or judgments could become personal financial obligations
- Prior years of treatment may become uninsured exposure
- Licensing and credentialing complications may arise

Many dentists spend years building their careers and reputations. A simple breakdown in communication should never place that at risk.

## A CRITICAL PRACTICE MANAGEMENT RESPONSIBILITY

For dental practices, verifying malpractice coverage annually is not just good administration — it is an essential risk-management responsibility.

Practices should:

- Maintain updated Certificates of Insurance for all providers
- Track policy expiration dates
- Confirm coverage annually during credentialing or contract reviews
- Verify whether coverage is claims-made or occurrence
- Ensure departing associates understand tail coverage obligations

A well-managed verification process protects not only the associate dentist, but also the practice itself.

## FINAL THOUGHTS

Malpractice insurance should never operate on assumptions.

Both dentists and dental practices must actively monitor coverage, maintain communication, and verify policies annually. A current Certificate of Insurance may seem like a simple document, but it can prevent years of uninsured exposure and devastating financial consequences.

The best time to discover a coverage issue is during an annual review — not after a lawsuit is filed.

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