

Insurance Plans Available to Dentists and Their Employees



Walsh Duffield Companies, Inc.
Insurance since 1860

TYPE OF PLAN	LIMITS	COVERAGE	REMARKS
Dental Office Package	Any amount required	Property – Buildings and Equipment connected with the dental office. Also unlimited loss of income due to interruption of practice and employee dishonesty. Liability – Premises, operations, fire and water damage liability, libel, slander and employees non-owned auto liability.	Provides all property and liability insurance required in the practice of dentistry. Losses settled on a replacement cost basis. Exclusive discounted group rates.
Professional Liability	\$1,000,000 to \$2,000,000	Professional acts of you and your employees	Claims made. Free “tail” at retirement. Discounts for part-time, new-to-practice and risk management. Coverage also available for PC’s, LLC’s and partnerships.
Pension Trust Bond	10% of account value	Employer fiduciary liability for pension fund, including inflation guard.	Meets mandatory ERISA requirements.
Automobile		Bodily injury. Property damage. Physical damage to autos.	At highly competitive rates. Employees eligible. EFT payment plan and other discounts available.
Homeowners, Condos & Renters		Real and personal property. Personal Liability. Personal article floaters.	At highly competitive rates. Employees eligible. EFT payment plan.
Personal Umbrella	Limits from \$1 - \$25 million	Additional layer of Liability Protection for you and your family in excess of your primary home, auto and recvenicle policies.	Highly competitive pricing available to all. For Fortress and OMSNIC policy-holders; no individual underwriting.
Long Term Care	Any daily limit needed	100% of expenses up to daily nursing home benefit or home care limit. Tax qualified. From 2-year to lifetime benefits. Traditional or NY Partnership Plans	Group and spousal rate discounts. Tax deductible plans available with 10 year payment options.
Life Insurance	Varies depending on Age/Health	Term. Universal. Whole.	Over 40 companies available
Group Medical, Life Long Term Disability, Pension		We will assist with plan design	A separate department to handle all your group benefits needs