

Professional Protector Plan® for Dentists COVID-19 FAQ

Q: Does the PPP policy provide coverage if an individual alleges that s/he contracted COVID-19 from the dental office?

A: The PPP professional and general liability policies do not contain specific exclusions for claims involving communicable diseases, such as COVID-19. If you believe that an incident has occurred involving COVID-19 that could result in a claim or suit being brought against you, or a patient has or has threatened to bring a claim or suit against you arising from COVID-19, you should immediately notify your agent so that the insurer may review the incident. Such claims will be reviewed based upon their individual circumstances and coverage will be determined timely and in accordance with the terms of your policy.

Q: Is coverage available if an employee alleges s/he contracted the virus from the dental office?

A: Coverage could be available and the dental practice owner should review their Workers' Compensation policy for potential coverage.

Q: Does the PPP property policy provide business interruption coverage as a result of closing my office, limiting dental procedures, or state mandates restricting my practice?

A: Most property policies in the market do not have business interruption coverage for viruses and communicable diseases, such as COVID-19. If an interruption is not the result of direct physical damage to the premises, business interruption coverage does not apply. The PPP property policy also contains business interruption in a civil authority situation; however, it must also result in direct physical damage that triggers the action of civil authority that prohibits access to your practice. If you believe your dental office has suffered from a covered cause of loss that results in business interruption, please contact your agent to file a claim.

Q: Is pandemic insurance an option?

A: This insurance is not common, but can be available in specialty lines markets. Pricing for these policies is difficult to determine, therefore the premium for this coverage would be substantial. Under the circumstances we are currently faced with, insurance carriers may consider limited coverage for this in the future.

Q: How will my professional liability insurance be impacted if I continue to practice despite ADA, CDC, or other official recommendations?

A: Most states have limited dental practice to essential or emergency treatments only. We recommend following the [ADA's guide](#) distinguishing between urgent and non-urgent care. Please remember that informed consent does not represent a release of liability. Deviating from recommendations or mandates could result in deviating from the standard of care.

Q: Where can I find informed consent documents addressing COVID-19 in the dental office?

A: This pandemic is a very fluid situation, with recommendations and guidelines changing frequently. To ensure you are following the most up to date protocols, please refer to [CDC](#) and [ADA](#) advisement.

Q: Is part-time status available?

A: Yes. If you are practicing less than 20 hours a week due to practice restrictions put in place as a result of the pandemic, please contact your agent to request part-time status.

Q: Does the PPP policy provide coverage for tele-dentistry?

A: It is not specifically excluded in the policy. Please confirm with your state dental board that tele-dentistry/tele-medicine is within the scope of the practice of dentistry. Dentists should only be providing tele-dentistry to patients who reside in states where they hold a valid dental license. Please contact your agent if you intend to use tele-dentistry as a method of treatment during the pandemic. You should also review the ADA's guidance on using tele-dentistry in relation to: treatment protocols, informed consent, billing and coding, HIPAA and security/privacy.

Q: Who can I contact for questions?

A: If you are a PPP insured, the following services are available to you at no additional charge:

Non-clinical/legal inquiries can be submitted online via the [PPP website](#).

Employee related matters can be addressed by Clark Hill, PLC and HR Advantage Advisory, LLC.

Phone: 855-472-6277

Email: pppdentists@hr-aa.com

**1 hour of HR/legal consultation is provided at no charge for PPP insured dentists.*

Please be advised that any and all information, comments, analysis, and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal advice. We have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.