



The content of this brochure is for information purposes only and is not intended to give the same amount of detail as your policy wording.

[www.santam.co.za](http://www.santam.co.za)

Santam is an authorised financial services provider (licence number 3416).

Terms and conditions apply.

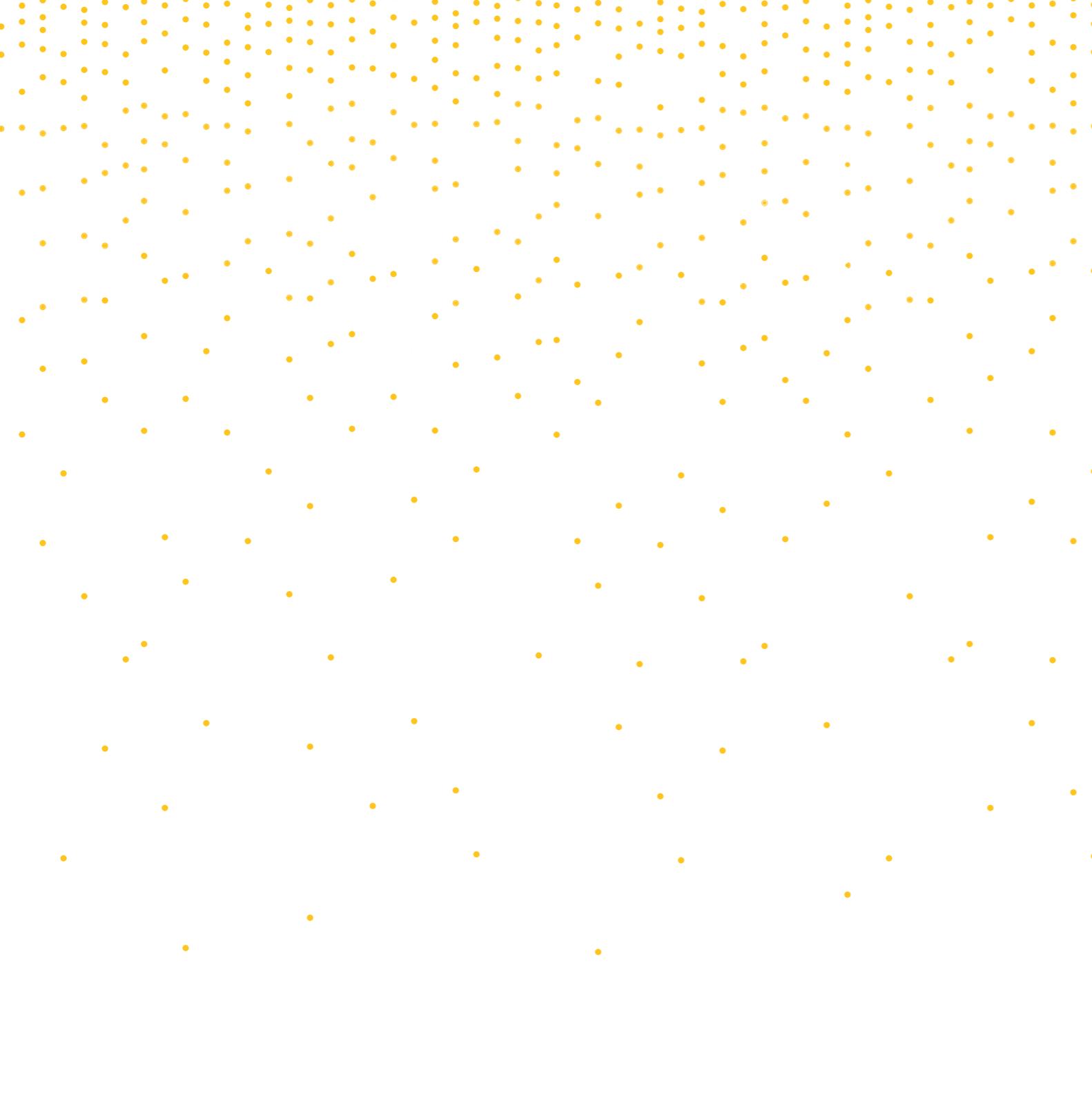


# DENTAL

## INSURANCE FOR DENTAL PRACTICES

### INSURANCE GOOD AND PROPER





# INSURANCE

## GOOD AND PROPER

At Santam, we believe in a simple principle – that insurance should add value, not questions and uncertainty. It should provide peace of mind, not parameters and excuses. Our expertise comes from understanding what is important to you and treating your business as seriously as you do. Our Commercial offering is about providing you with **insurance that is good and proper.**

# INSURANCE FOR DENTAL PRACTICES

Over 93 years of industry expertise means we have the insight to assess the specific insurance needs of your practice. We understand what your most valued assets are and how to cover them.

## WHY SHOULD YOU INSURE YOUR BUSINESS WITH SANTAM?

- We are South Africa's leading and most influential insurer with a **market share exceeding 22%**
- We have been voted the **best Commercial insurer** by the Financial Intermediaries Association for 5 consecutive years (2008, 2009, 2010, 2011 and 2012)
- We aim to offer a **first-class claims service** through our efficiency and effectiveness in claims handling. This is aided by our 24/7 emergency and claims helpline
- We have an extensive **national footprint** consisting of drive-in centres and regional offices, allowing for an inter-personal point of support for brokers and ease of doing business for our clients
- Over **150 000 commercial policies** gained through our extensive broker network is proof that our brokers trust us to insure their clients' businesses with the best cover possible

## OUR DENTAL SOLUTION PROVIDES COVER FOR

- Contents of your dental practice
- Money
- Accidental damage
- Accounts receivable
- Business interruption
- Public liability
- Employer's liability
- Fidelity insurance (theft by employees)
- Optional cover

Note: This solution is not only limited to the above sections, additional cover can be provided if required.

## CONTENTS OF DENTAL PRACTICE

The contents of your practice are an essential part of your business and need to be properly insured.

### Below is a brief breakdown of what this cover entails:

- General contents of your consulting rooms are covered for 65% of gross annual fee or R600 000 (excl. computers and electronic equipment, which are insurable separately)
- You are insured for theft of precious and semi-precious metals (excluding amalgam), habit-forming drugs or narcotics and normal pharmaceutical stock up to R10 000
- Breakage of door or window glass is covered for R7 500
- Documents (including X-rays and digitally scanned records) are covered for R7 500

## MONEY

Due to the nature of your practice, there is bound to be money held at your practice and/or in transit from time to time. You therefore need to be insured for this.

### Below is a brief breakdown of what this cover entails:

- Money held at your practice during normal business hours, in transit or in a safe after hours, is covered up to R5 000 (cover reduces to R2 000 after normal business hours if there is no safe)
- Automatic personal accident cover for a sum of R50 000 in the event of an assault, or whilst handling or protecting your money
- Crossed cheques are covered up to R100 000

## ACCIDENTAL DAMAGE

Some events occur that are not insured under any other section of a policy.

### This section covers instances such as:

- Accidental damage to your dental unit/chair covered for a minimum of R120 000

## ACCOUNTS RECEIVABLE

This section provides cover in the event that there is a loss or damage to your accounting records.

### Our cover includes:

- Instances where you are unable to collect outstanding fees as a result of your accounting records being destroyed or damaged, you are covered up to 50% of your declared fees

## BUSINESS INTERRUPTION

Damage to your practice may result in reduced turnover or additional expenses which may cause serious business interruption that you did not plan for.

### Our cover includes:

- Loss of income due to a loss covered under the contents section is provided up to 170% of your annual current fees

### **PUBLIC LIABILITY**

Public liability insurance provides you with cover if you or one of your employees damages someone else's property or causes the death/injury of someone during the course of business.

**Our cover includes:**

- General and tenant liability
- Wrongful arrest and defamation up to R50 000

Note: Excludes professional indemnity and medical malpractice.

### **EMPLOYER'S LIABILITY**

This provides cover in the event of death or bodily injury to any employee during the course of employment, as long as you are found to be legally liable.

**Our cover includes:**

- Insurance for any one event up to R1 million

### **FIDELITY INSURANCE (THEFT BY EMPLOYEES)**

Though care is taken in appointing well-qualified and ethical staff, employees may still commit fraud. This section provides compensation for financial loss to your practice due to theft (money or stock) by an employee.

**Our cover includes:**

- Protection against employee dishonesty up to R5 000 per event

### **OPTIONAL COVER**

Santam's insurance solutions are flexible enough to incorporate all your insurance requirements.

**Therefore additional cover can be added to your overall insurance policy including:**

- Additional glass
- Increased theft limits
- Goods in transit
- Personal accident
- Electronic equipment (computers and other)
- Private home (buildings and contents)
- Vehicles
- Extended personal legal liability
- Accidental damage to personal property
- Watercraft

At Santam Commercial our breadth of expertise allows us to recognise potential risks to protect the future of your practice. Because without forward-thinking insurance, your dental practice can't operate the way you want it to. Why not put us to the test?

**Santam. Insurance good and proper.**

Speak to your broker for expert advice or visit [www.santam.co.za](http://www.santam.co.za)