



DentistPlus
Insurance Solutions



innovative insurance solutions for your dental practice

COMMERCIAL BUSINESS PACKAGE

DENTIST PLUS COMMERCIAL BUSINESS PACKAGE

Regardless of your size the **Dentist Plus Commercial Business Package** is the ideal choice. The package has been designed to provide a flexible solution that lets you tailor the cover to suit your practice.

PROPERTY

The Property section of the policy covers damage to buildings, contents & stock caused by fire, perils & accidental damage.

It includes:

- Cover For Buildings / Contents & Stock
- Accidental Damage
- Temporary Removal Equipment (For Up To 90 Days)
- Removal Of Debris
- Refrigerated Medical Supplies (\$2,000)
- Fusion (For Electric Motors Up To 2.5Hp)
- Accidental Damage Cover Including Burglary / Theft
- Employee Tools / Equipment / Clothing
- Landscaping

BUSINESS INTERRUPTION

The key to any business' success is ensuring that profits are realised. An interruption to your Practice's ability to trade after a fire or another insured event can often be more damaging than the event itself. Many businesses cannot cover ongoing expenses if they suffer an interruption to, or reduction in, their normal operations.

Can your business cover 2-6 months of ongoing expenses if income reduces or ceases? This cover ensures that the shortfall in Gross income is covered if an insured event causes an interruption to your business' ability to trade.

It includes:

- The increased cost of keeping you working (if feasible)
- Account fees to assist with the financial claims preparation
- Gross Income & / Rent is requested
- Wages

THEFT & MONEY

This section covers theft of Money & Contents/Stock.

It includes:

Money

- Automatic \$1000 cover
- On Premises 24 Hours including your (or your employees') private residence.
- In transit to the bank, your home or anywhere in Australia.

Theft

- Theft without forcible & violent entry
- Property of Directors & Employees

Under both Theft & Money

- Locks & Keys (\$10,000)
- Injury / Death following an assault
- Temporary protection & Security Guards

GLASS

This section covers the breakage of internal & external glass & signs.

This cover is usually a conditional requirement of your commercial lease.

It Includes:

- Signs (including illuminated signs & window signwriting)
- External Plate / Sheet Glass
- Internal glass including sinks, basins & internal mirrors

PUBLIC & PRODUCTS LIABILITY

This section covers your legal liability to pay compensation for personal injury or property damage.

This cover is usually a conditional requirement of your commercial lease.

- Choose either \$10million or \$20million cover

EMPLOYEE DISHONESTY

The **Dentist Plus Commercial Business Package** includes this section automatically, at **no premium cost** to you. This section covers fraud or dishonesty by your employees.

It includes:

- Automatic \$10,000 limit

MACHINERY & ELECTRONIC EQUIP. BREAKDOWN

The **Dentist Plus Commercial Business Package** combines both machinery & electronic equipment under the one section. We understand that dental equipment can have a component of both machinery & electronics.

This Section covers you for the repair or replacement of equipment that has suffered an unexpected breakdown. This is a 'must have' cover in a dental environment due to the reliance on practice equipment to provide services

It includes:

- \$20,000 – Any one loss
- \$20,000 - Re-instatement of Data
- \$20,000 - Extra cost of keeping you working
- *Optional* - Loss of Profits due to a breakdown
- *Optional* – Increased sum insured for refrigerated dental supplies*
- *Optional* – Breakdown, Accidental Damage, Theft & Transit cover for Laptops & other portable equipment' designed to be removed from the surgery

Note: *Automatic \$2,000 cover under Property Section

GENERAL PROPERTY

This section provides cover for practice equipment or portable equipment that is away from the practice for an extended period of time. E.g.: equipment that may be 'on loan to patients' or to another business.

It includes:

- Automatic cover for a mobile phone or a Dental Bag & contents (\$1,500 sum insured)*
- Accidental Damage/Theft from locked vehicle or premises

*Note: Higher sums insured available on request



TAX INVESTIGATION

The **Dentist Plus Commercial Business Package** includes this section automatically, at **no premium cost** to you.

This section covers the professional fees, charged to you, by your Accountant, as a result of conducting an audit or investigation by the Australian Taxation Office relating to your liability to pay tax.

It includes:

- Automatic \$50,000 cover

IMPORTANT INFORMATION:

This document is only designed to explain the basics of coverage & does not contain all the terms & conditions of the policy. For full details on coverage, excesses & exclusions, please read the **Product Disclosure Statement**.

For a copy of the **Product Disclosure Statement** please visit our website www.dentistplus.com.au

innovative **insurance** solutions for your dental practice



DentistPlus
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