



# Insurance

## Learn More

For more information, give us a call at  
**800-622-0344** or visit us online at  
**[aaoplans.com/applyBOI](http://aaoplans.com/applyBOI)**



# Insurance



This brochure briefly describes the general highlights of the Insurance Plan, and is for illustrative purposes only. Some state restrictions may apply. Minimum coverage limits may vary by policy form. Please consult the insurance policy for complete details of all terms, conditions, and exclusions. The AAO will receive a premium royalty as a result of participating in this program.

## AAO-Endorsed Business Owner's Insurance Coverage to Safeguard Your Practice

The AAO-Endorsed Insurance Program is administered by Pearl Insurance. Coverage may vary by state. A complete description of coverage is contained in the Certificate of Insurance, including features, costs, eligibility, renewability, limitations, and exclusions.

# Protect Your Assets From the Unexpected

Owning a business takes hard work and dedication. Protect your success with a Business Owner's Insurance policy from the American Association of Orthodontists (AAO).

With multiple coverage and deductible options, you can customize our Business Owner's Insurance policy to meet your unique needs. Get assurance for the future—safeguard against physical damage to your building or rental space, office equipment, valuable papers and records (including patient records and x-rays), window breakage, vandalism, theft, crime, employee dishonesty, and more.

**Who Is Eligible?** AAO members engaged solely in the practice of orthodontics and licensed in the state where he or she practices are eligible to apply.

With AAO-Endorsed **Business Owner's Insurance**, you're covered for:

- **Building Coverage Replacement Costs** for direct physical damage to buildings (owned or rented) as well as for contents
- **Theft** of cash, X-rays, patient records, and other valuable papers or inventory
- **Accounts Receivable** coverage to reimburse all the sums due to you from customers as well as other expenses, when reasonably incurred by you in re-establishing records of accounts receivable following loss or damage
- **Additional Costs Incurred** while trying to limit a loss if you choose extra expense coverage

**When Will Coverage Become Effective?** You may indicate on your application when you want your coverage to begin. Ideally, your effective date should be the day you start practicing, or the day your current policy is terminated.

**Plus**, you'll enjoy **General Liability Coverage** covering:

- Losses due to any one occurrence (up to \$2 million), plus general aggregate (up to \$4 million) protection on your behalf for all sums. You will become legally obligated to pay damages resulting from bodily injury and/or property damage
- Tenant legal liability up to \$300,000 (higher limits available)
- All legal fees and court costs in addition to the limits of liability
- Personal injury, libel, slander, false arrest, invasion of privacy, and advertising liability

## CHOOSE FROM OPTIONAL COVERAGES

Design a custom policy that specifically meets the needs of your practice by adding optional coverage. When combined with your Professional Liability Plan, these options supplement your protection needs, arming you with a broad base of coverage including:

- Non-owned and hired automobiles
- Increased computer hardware and software/media
- Higher property deductible
- Inflation guard protection
- Workers' compensation
- Umbrella liability/catastrophic protection
- ERISA Bond