

Re: Coverage Questions in Response to COVID-19

Dear Drs. and Valued PPP Insureds:

The rapid spread of the COVID-19 novel coronavirus has understandably caused a great deal of concern in every sector of the economy, but for healthcare providers like you, it can seem overwhelming. We are dedicated to helping you navigate the myriad of challenges this pandemic presents. There is an abundance of information in the media, and it is difficult to sift through everything you are hearing. We know your patients are important to you, and we want to provide you with information on how to keep them safe and help reduce the spread of the virus.

American Dental Association and Centers for Disease Control and Prevention Best Practices and Protocols

Given the high degree of uncertainty surrounding this virus, the varying levels of impact among states and regions, and new updates coming in by the minute, we feel it is in the best interest of you and your practice to seek all advice and follow all recommendations on these matters from the ADA, the CDC, the WHO, as well as your state and federal governments. We are experiencing this uncharted territory together, and information can become outdated and inaccurate within a very short period of time.

General tips on addressing COVID-19 with your patients and staff can be found in the PPP's risk management article: Protocols for Dental Practice Management – nCoV, which we are attaching to this communication. Clinical and non-clinical inquiries can be submitted online at www.protectorplan.com/risk-management. You can also contact our risk management support line for clinical inquiries, 844-747-8543. We will do our best to respond to your inquiry in a timely fashion and provide as much useful information as we are able.

Claims

As is always the case, we continue to staff a robust claims operation, and we are here for you in case matters arise that require reporting, be they claims, suits, or patient care incidents that cause you concern. Although we cannot give an opinion on hypothetical claim scenarios, we will expeditiously review all claim reports and provide timely responses to questions and concerns.

While we do not anticipate the pandemic to precipitate a significant number of professional or general liability claims, please be aware that PPP policies do not contain specific exclusions for claims involving communicable diseases, such as COVID-19. As with any other claim, if you believe an incident has occurred involving COVID-19 that could result in a claim or suit being brought against you, you should notify your agent so that the incident may be reviewed.

As a reminder, if you purchase property coverage from the PPP, it does provide some limited business interruption coverage associated with direct physical damage to your insured premises. If an interruption is not the result of direct physical damage to the premises, this business interruption coverage does not apply. The PPP property policy also contains business interruption in a civil authority situation, however,

it must be the result of a covered cause of loss and result in direct physical damage that triggers the action of civil authority that prohibits access to your practice. As with other business interruption coverages contained in property policies, there is no coverage contemplated for loss of practice income resulting from a pandemic event. We encourage you to contact your agent if you have additional questions about business interruption coverage.

Teledentistry

The PPP encourages you to follow ADA guidance on teledentistry in the event you are called upon to diagnose a dental emergency during the pandemic.

Your patience and business are greatly appreciated during this extraordinary event. We are here and ready to support you in any way possible. We send our best wishes that you, your colleagues, and loved ones stay healthy and safe during this ordeal.

Sincerely,

The Professional Protector Plan® for Dentists